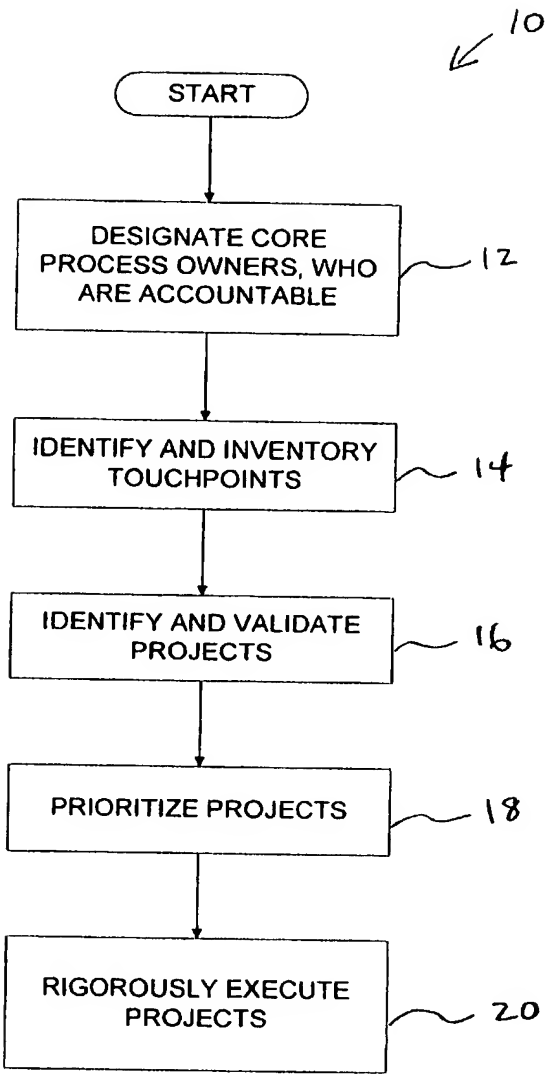

10
START
DESIGNATE CORE PROCESS OWNERS, WHO ARE ACCOUNTABLE
12
IDENTIFY AND INVENTORY TOUCHPOINTS
14
IDENTIFY AND VALIDATE PROJECTS
16
PRIORITIZE PROJECTS
18
RIGOROUSLY EXECUTE PROJECTS
20

FIG. 1

32 34 30

CORE PROCESS	CORE PROCESS OWNER
Capital Markets	Zollo, Jim
Compliance	Johnson, Debbie
Corporate Services	Jacobs, Jerry
E-Business	Nastasi, Rich
Executive	Mann, Tom
Finance	Weiland, Ted
Growth	Stockton, Dmitri
HR	Rabitz, Joanne
Investments	Weiland, Ted
Legal	Miller, Gary
Marketing	Fain, Lewis
MISSO	Jacobs, Jerry
Operations & U/W	Ramsey, Warren
Quality	Dobbins, Rick
Risk	Marsico, Sam
Sales	Reeves, Hank
Sourcing	Gangemi, Frank
Systems	Lely, Deb
UK MI	Nott, Eddie

FIG. 2

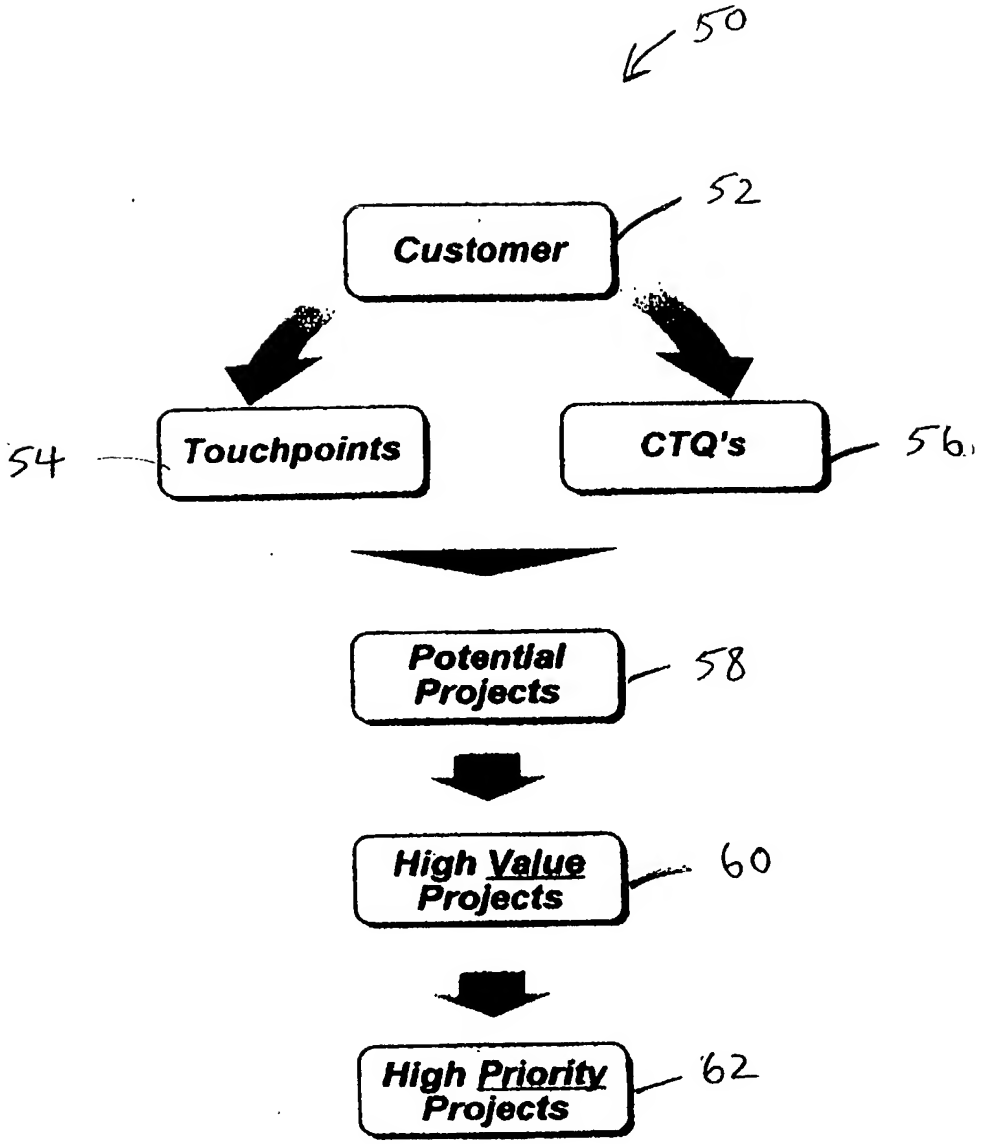

50
Customer
52
Touchpoints
54
CTQ's
56
Potential Projects
58
High Value Projects
60
High Priority Projects
62

FIG. 3

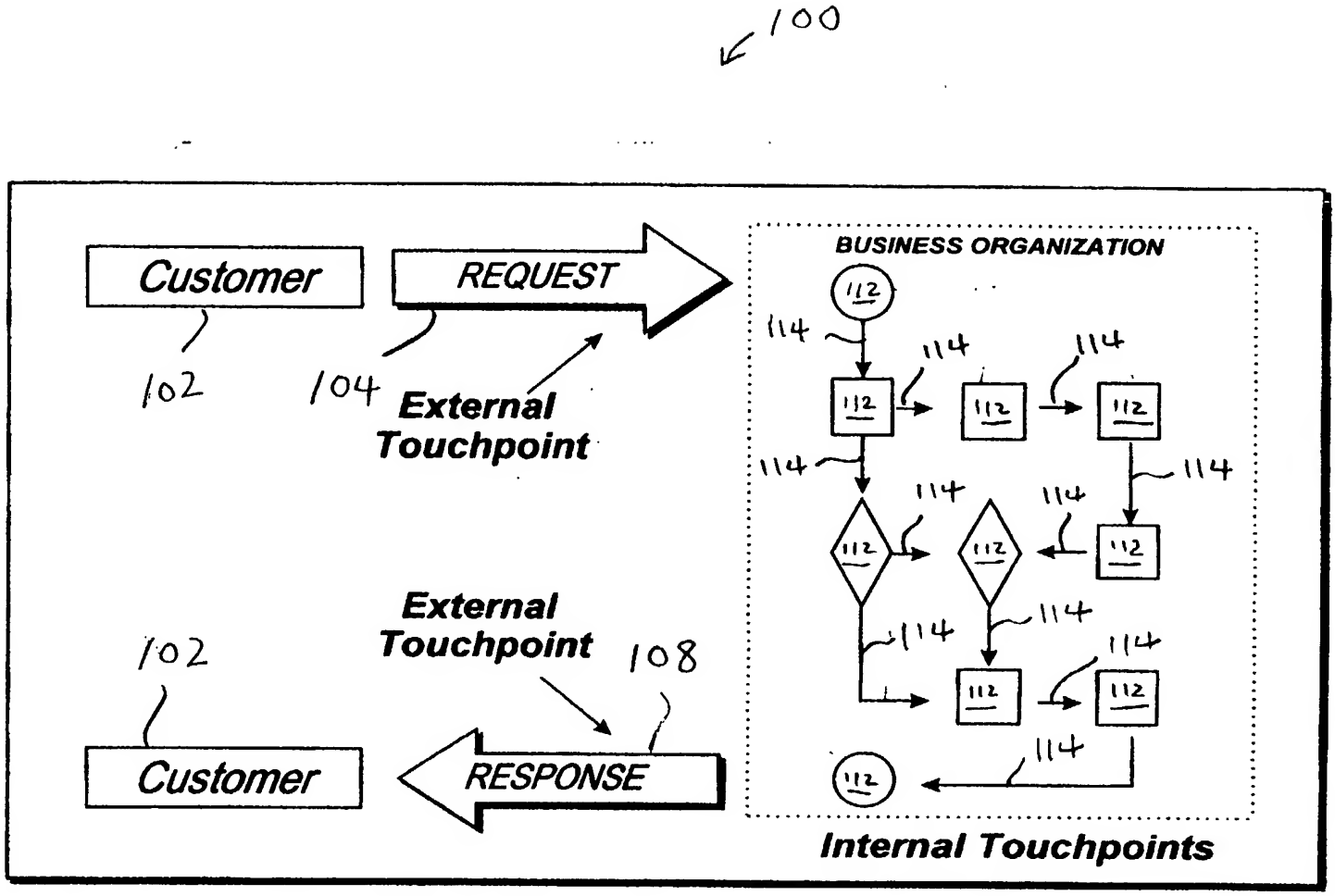
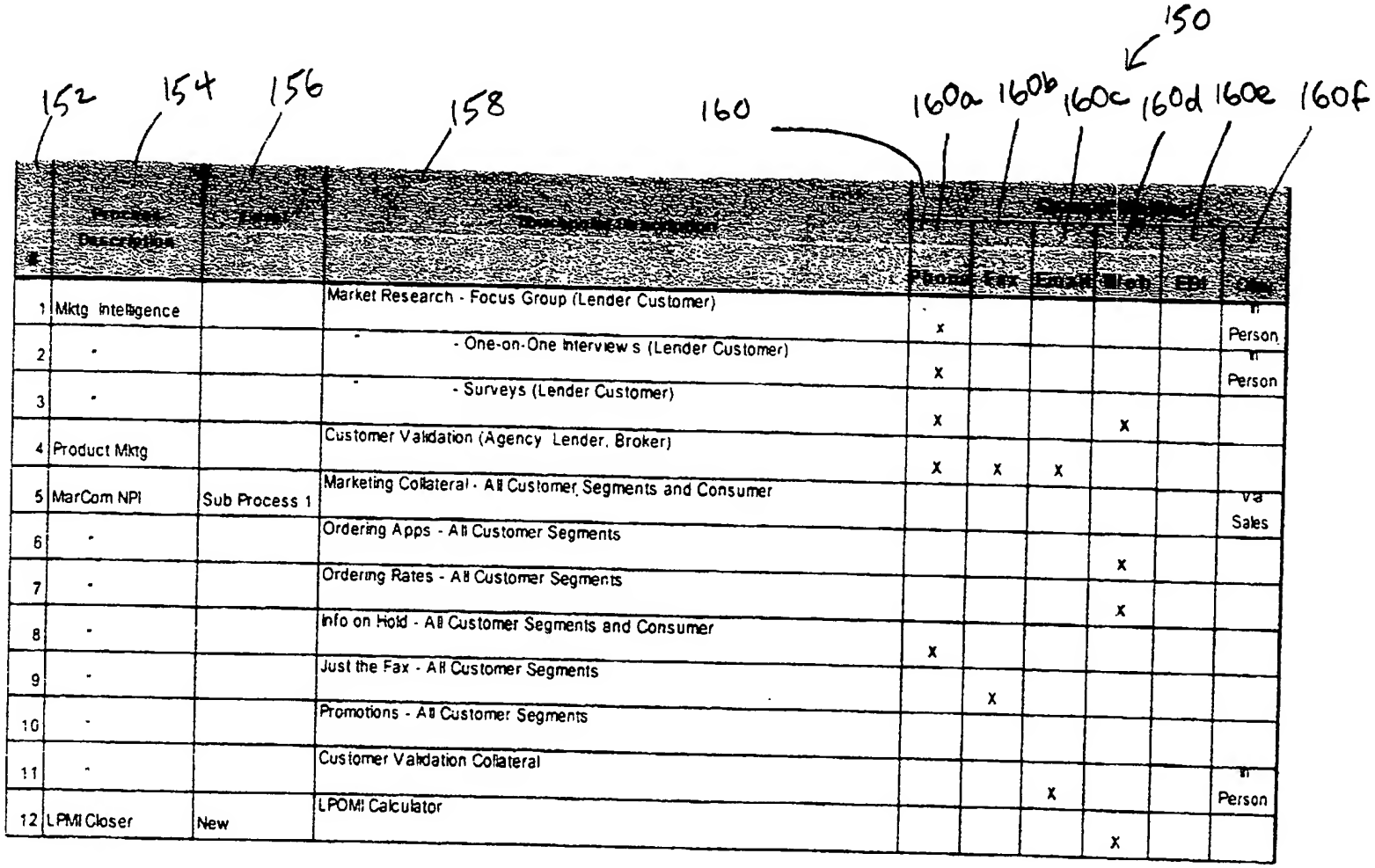
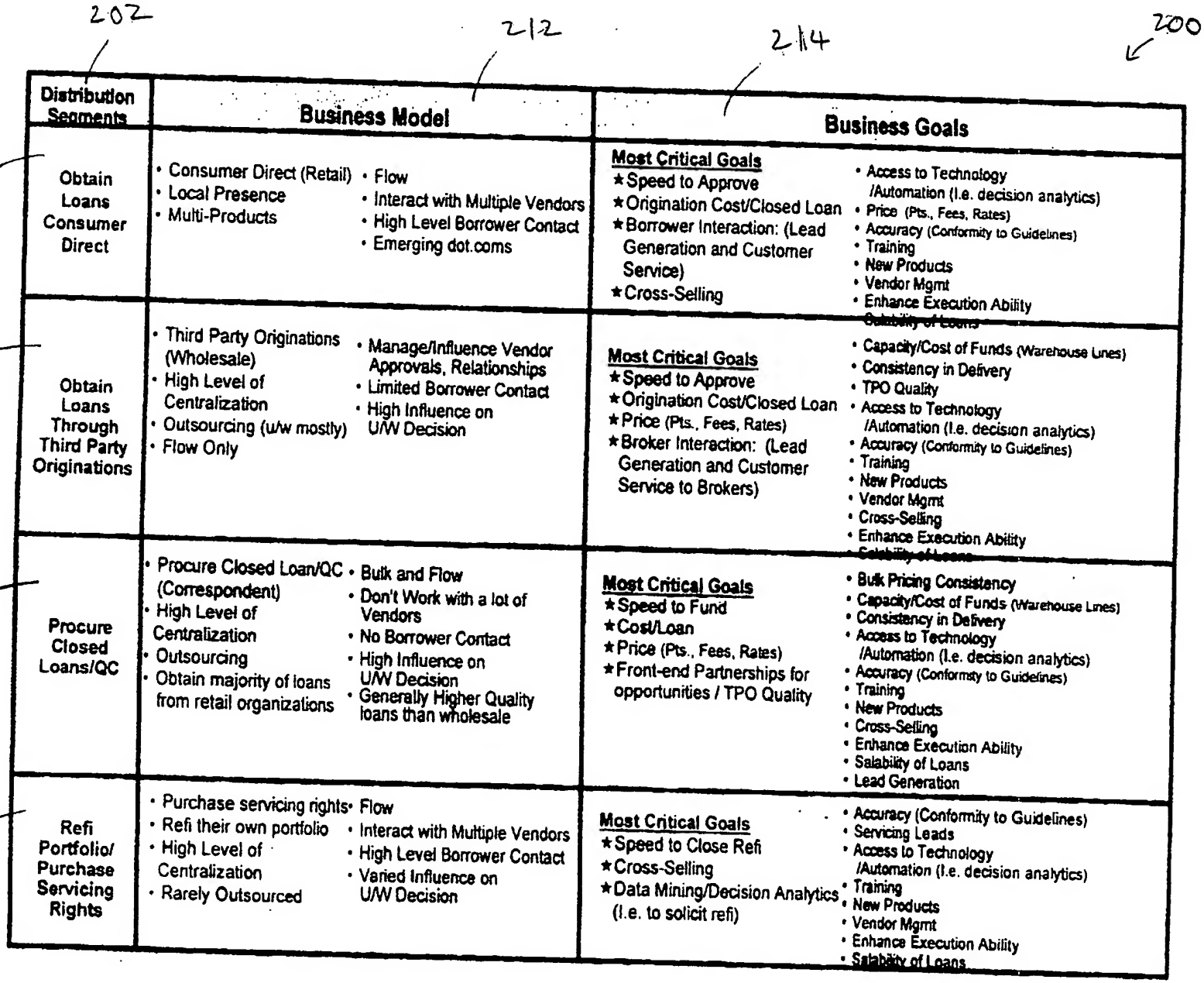

100
Customer
REQUEST
102
104
External Touchpoint
BUSINESS ORGANIZATION
112
114
External Touchpoint
102
108
Customer
RESPONSE
Internal Touchpoints

FIG. 4



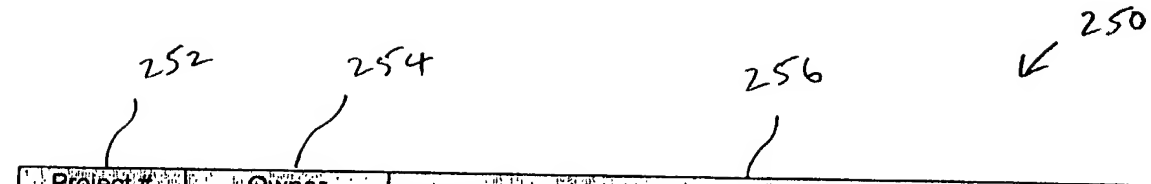
#	Process Description	Sub Process	Task Description	Phone	Fax	Email	Web	EDI	Other
1	Mktg Intelligence		Market Research - Focus Group (Lender Customer)	x					In Person
2	"		" - One-on-One Interviews (Lender Customer)	x					In Person
3	"		" - Surveys (Lender Customer)	x			x		
4	Product Mktg		Customer Validation (Agency Lender, Broker)	x	x	x			
5	MarCom NPI	Sub Process 1	Marketing Collateral - All Customer Segments and Consumer						Via Sales
6	"		Ordering Apps - All Customer Segments				x		
7	"		Ordering Rates - All Customer Segments				x		
8	"		Info on Hold - All Customer Segments and Consumer	x					
9	"		Just the Fax - All Customer Segments		x				
10	"		Promotions - All Customer Segments						
11	"		Customer Validation Collateral			x			In Person
12	LPMI Closer	New	LPOMI Calculator				x		

FIG. 5



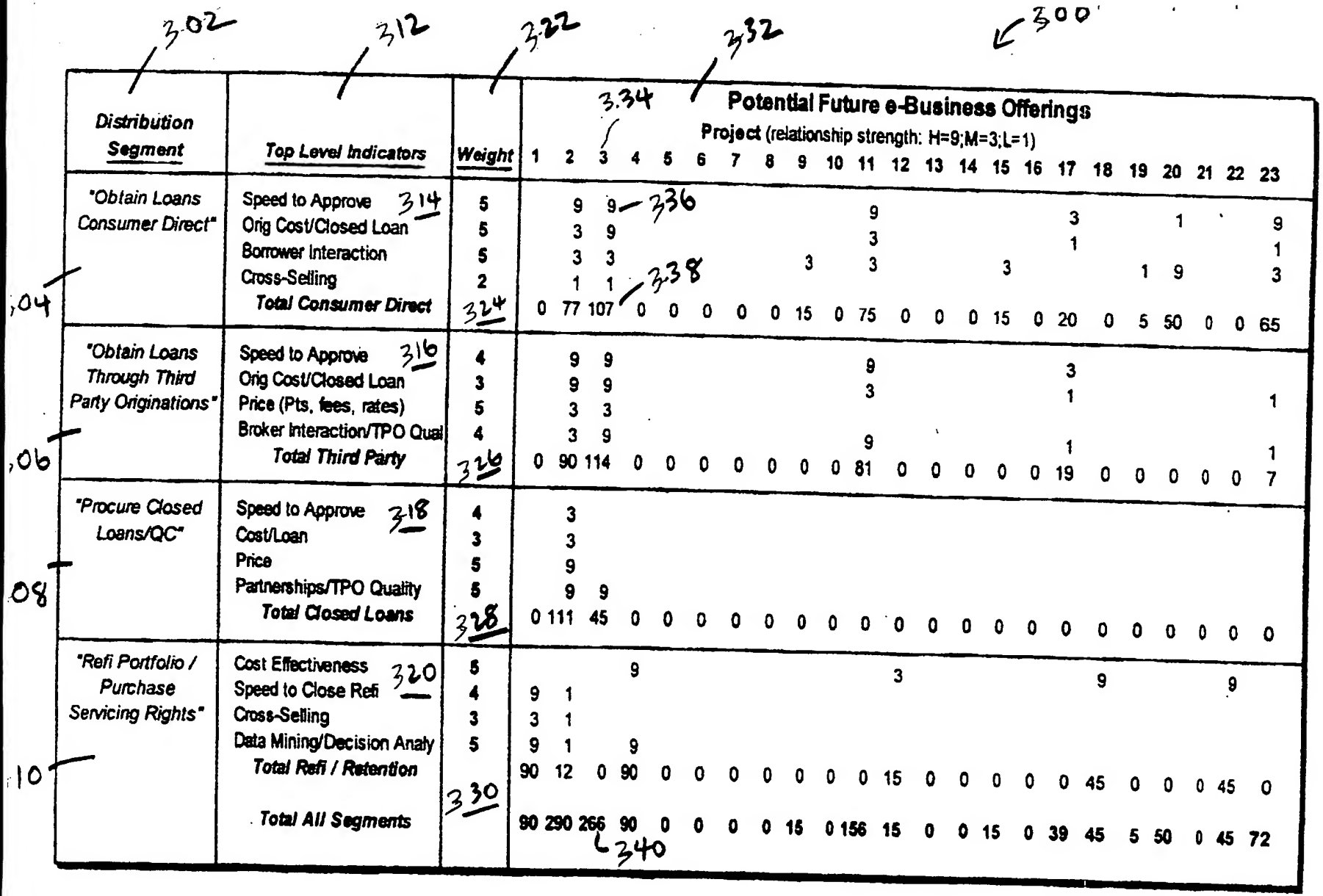
Distribution Segments	Business Model		Business Goals	
Obtain Loans Consumer Direct	• Consumer Direct (Retail) • Local Presence • Multi-Products	• Flow • Interact with Multiple Vendors • High Level Borrower Contact • Emerging dot.coms	**Most Critical Goals** ★Speed to Approve ★Origination Cost/Closed Loan ★Borrower Interaction: (Lead Generation and Customer Service) ★Cross-Selling	• Access to Technology /Automation (I.e. decision analytics) • Price (Pts., Fees, Rates) • Accuracy (Conformity to Guidelines) • Training • New Products • Vendor Mgmt • Enhance Execution Ability • Salability of Loans
Obtain Loans Through Third Party Originations	• Third Party Originations (Wholesale) • High Level of Centralization • Outsourcing (u/w mostly) • Flow Only	• Manage/Influence Vendor Approvals, Relationships • Limited Borrower Contact • High Influence on U/W Decision	**Most Critical Goals** ★Speed to Approve ★Origination Cost/Closed Loan ★Price (Pts., Fees, Rates) ★Broker Interaction: (Lead Generation and Customer Service to Brokers)	• Capacity/Cost of Funds (Warehouse Lines) • Consistency in Delivery • TPO Quality • Access to Technology /Automation (I.e. decision analytics) • Accuracy (Conformity to Guidelines) • Training • New Products • Vendor Mgmt • Cross-Selling • Enhance Execution Ability • Salability of Loans
Procure Closed Loans/QC	• Procure Closed Loan/QC (Correspondent) • High Level of Centralization • Outsourcing • Obtain majority of loans from retail organizations	• Bulk and Flow • Don't Work with a lot of Vendors • No Borrower Contact • High Influence on U/W Decision • Generally Higher Quality loans than wholesale	**Most Critical Goals** ★Speed to Fund ★Cost/Loan ★Price (Pts., Fees, Rates) ★Front-end Partnerships for opportunities / TPO Quality	• Bulk Pricing Consistency • Capacity/Cost of Funds (Warehouse Lines) • Consistency in Delivery • Access to Technology /Automation (I.e. decision analytics) • Accuracy (Conformity to Guidelines) • Training • New Products • Cross-Selling • Enhance Execution Ability • Salability of Loans • Lead Generation
Refi Portfolio/ Purchase Servicing Rights	• Purchase servicing rights • Refi their own portfolio • High Level of Centralization • Rarely Outsourced	• Flow • Interact with Multiple Vendors • High Level Borrower Contact • Varied Influence on U/W Decision	**Most Critical Goals** ★Speed to Close Refi ★Cross-Selling ★Data Mining/Decision Analytics (I.e. to solicit refi)	• Accuracy (Conformity to Guidelines) • Servicing Leads • Access to Technology /Automation (I.e. decision analytics) • Training • New Products • Vendor Mgmt • Enhance Execution Ability • Salability of Loans

FIG. 6



Project #	Owner	Project
1	Brimhall	Borrower Retention Model
2	Cardamone	Commercialize Omni
3	Ramsey	Automate AU Center via DEXMA
4	Jacobs	Expand, Improve, Simplify LMO
5	Johnson	Compliance Training (VA)
6	Stockton	Automate Ability for Lenders to Pull MI Rates into their LOS
7	Bovamik	Customer E-Cards (VA)
8	Zollo	Best Execution Wizard
9	Marsico	LPMI on the Web
10	Cardamone	Key Risk Measures to Customers
11	Ramsey	Compliance Checker on Web
12	Jacobs	Interactive Foreclosure Bidding
13	Zollo	Capital Efficiency Wizard
14	Reeves	ONLine Training
15	Brimhall	Cross-Sell Offers
16	Cardamone	Master Policy Application Online
17	Ramsey	DU Pushbutton
18	Jacobs	Electronic MDSRs
19	Reeves	MI Rate Wizard
20	Kalmanoff	Product Info (B2B and B2C)
22	Jacobs	Electronic Billing OnLine
23	Reeves	Non-Excel and Non-Easy Submit Loans
24	Ramsey	MI and Contract UW on 3rd Party sites
27	Kalmanoff	Lending Partner Locator
28	Ramsey	Expand LOS Direct Connects - Contract UW
32	Ramsey	Provide Access to On-Line Verification Tools
35	Ramsey	Offshore Fulfillment (India for Customers)

FIG. 7



Distribution Segment	Top Level Indicators	Weight	Potential Future e-Business Offerings — Project (relationship strength: H=9;M=3;L=1)																						
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
"Obtain Loans Consumer Direct"	Speed to Approve	5		9	9								9						3			1			9
	Orig Cost/Closed Loan	5		3	9								3						1						1
	Borrower Interaction	5		3	3						3		3				3				1	9			3
	Cross-Selling	2		1	1																				
	Total Consumer Direct	324	0	77	107	0	0	0	0	0	15	0	75	0	0	0	15	0	20	0	5	50	0	0	65
"Obtain Loans Through Third Party Originations"	Speed to Approve	4		9	9								9						3						
	Orig Cost/Closed Loan	3		9	9								3						1						1
	Price (Pts, fees, rates)	5		3	3																				
	Broker Interaction/TPO Qual	4		3	9								9						1						1
	Total Third Party	326	0	90	114	0	0	0	0	0	0	0	81	0	0	0	0	0	19	0	0	0	0	0	7
"Procure Closed Loans/QC"	Speed to Approve	4		3																					
	Cost/Loan	3		3																					
	Price	5		9																					
	Partnerships/TPO Quality	5		9	9																				
	Total Closed Loans	328	0	111	45	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
"Refi Portfolio / Purchase Servicing Rights"	Cost Effectiveness	5				9								3						9				9	
	Speed to Close Refi	4	9	1																					
	Cross-Selling	3	3	1																					
	Data Mining/Decision Analy	5	9	1		9																			
	Total Refi / Retention	330	90	12	0	90	0	0	0	0	0	0	0	15	0	0	0	0	0	45	0	0	0	45	0
	Total All Segments		90	290	266	90	0	0	0	0	15	0	156	15	0	0	15	0	39	45	5	50	0	45	72

FIG. 8

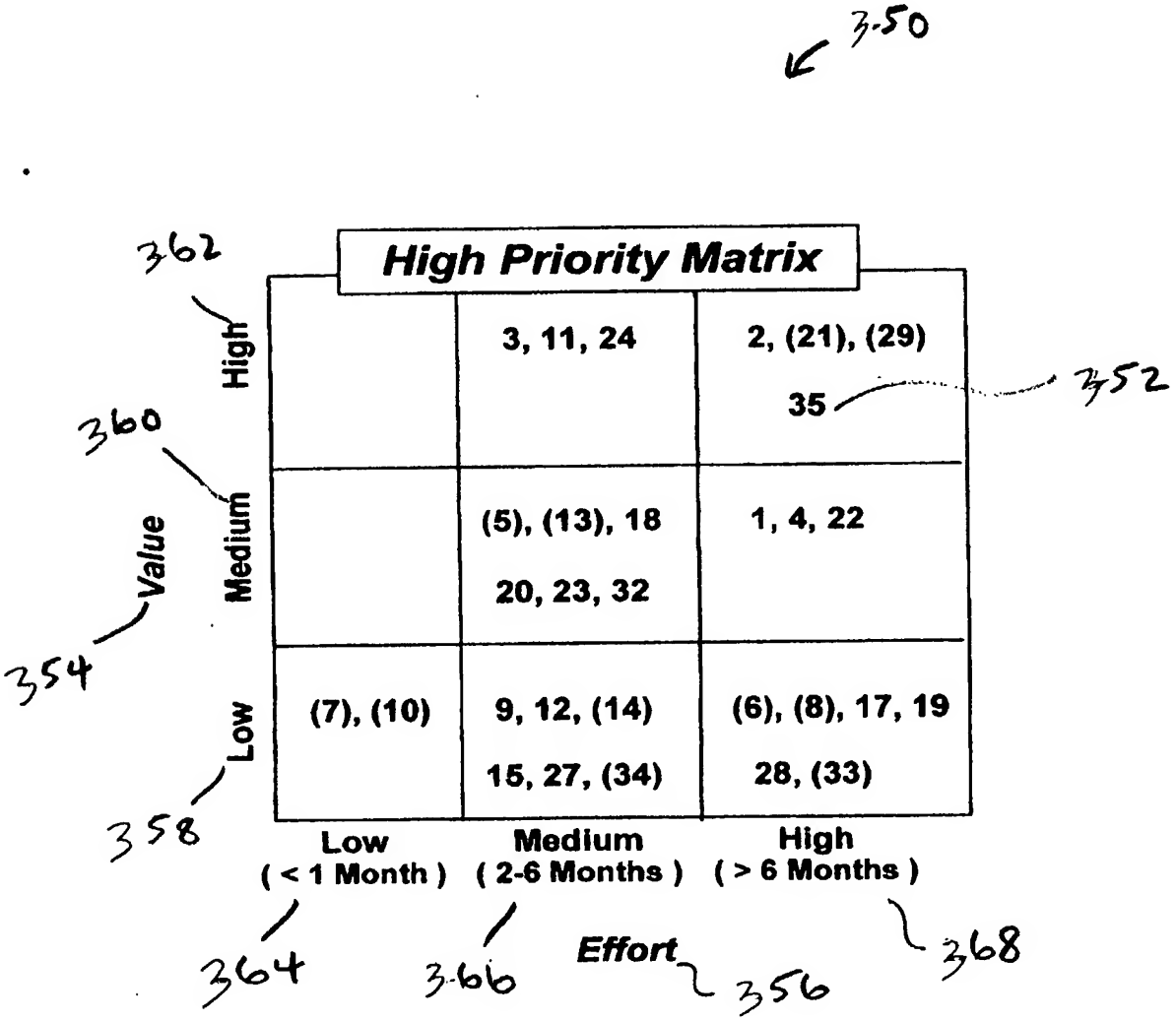
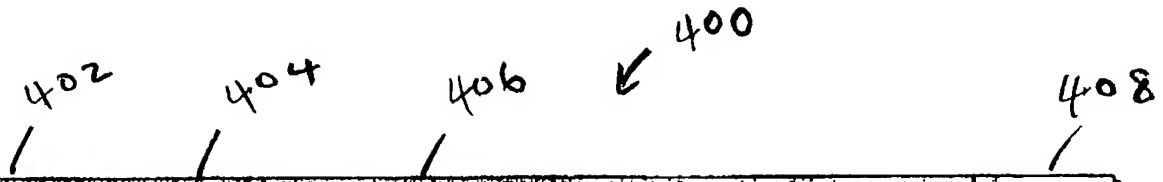

350
High Priority Matrix
362
High
360
Medium
Value
354
Low
358
3, 11, 24
2, (21), (29)
35
352
(5), (13), 18
20, 23, 32
1, 4, 22
(7), (10)
9, 12, (14)
15, 27, (34)
(6), (8), 17, 19
28, (33)
Low
(< 1 Month)
Medium
(2-6 Months)
High
(> 6 Months)
364
366
Effort
356
368

FIG. 9



Project #	Owner	Project	Score
2	Cardamone	Commercialize Omni	290
3	Ramsey	Automate AU Central via DEXMA	266
24	Ramsey	MI and Contract UW on 3rd Party sites	186
11	Ramsey	Compliance Checker on Web	156
1	Brimhall	Borrower Retention Model	90
4	Jacobs	Expand, Improve, Simplify LMO	90
23	Reeves	Non-Excel and Non-Easy Submit Loans	72
20	Kalmanoff	Product Info (B2B and B2C)	50
32	Ramsey	Provide Access to On-Line Verification Tools	50
18	Jacobs	Electronic MDSRs	45
22	Jacobs	Electronic Billing OnLine	45
17	Ramsey	DU Pushbutton	39
28	Ramsey	Expand LOS Direct Connects - Contract UW	35
27	Kalmanoff	Lending Partner Locator	30
35	Ramsey	Offshore Fulfillment (India for Customers)	17
9	Marsico	LPMI on the Web	15
12	Jacobs	Interactive Foreclosure Bidding	15
15	Brimhall	Cross-Sell Offers	15
19	Reeves	MI Rate Wizard	5
5	Johnson	Compliance Training (VA)	0
6	Stockton	Automate Ability for Lenders to Pull MI Rates into their LOS	0
7	Bovarnik	Customer E-Cards (VA)	0
8	Zollo	Best Execution Wizard	0
10	Cardamone	Key Risk Measures to Customers	0
13	Zollo	Capital Efficiency Wizard	0
14	Reeves	ONLine Training	0
16	Cardamone	Master Policy Application Online	0

FIG. 10

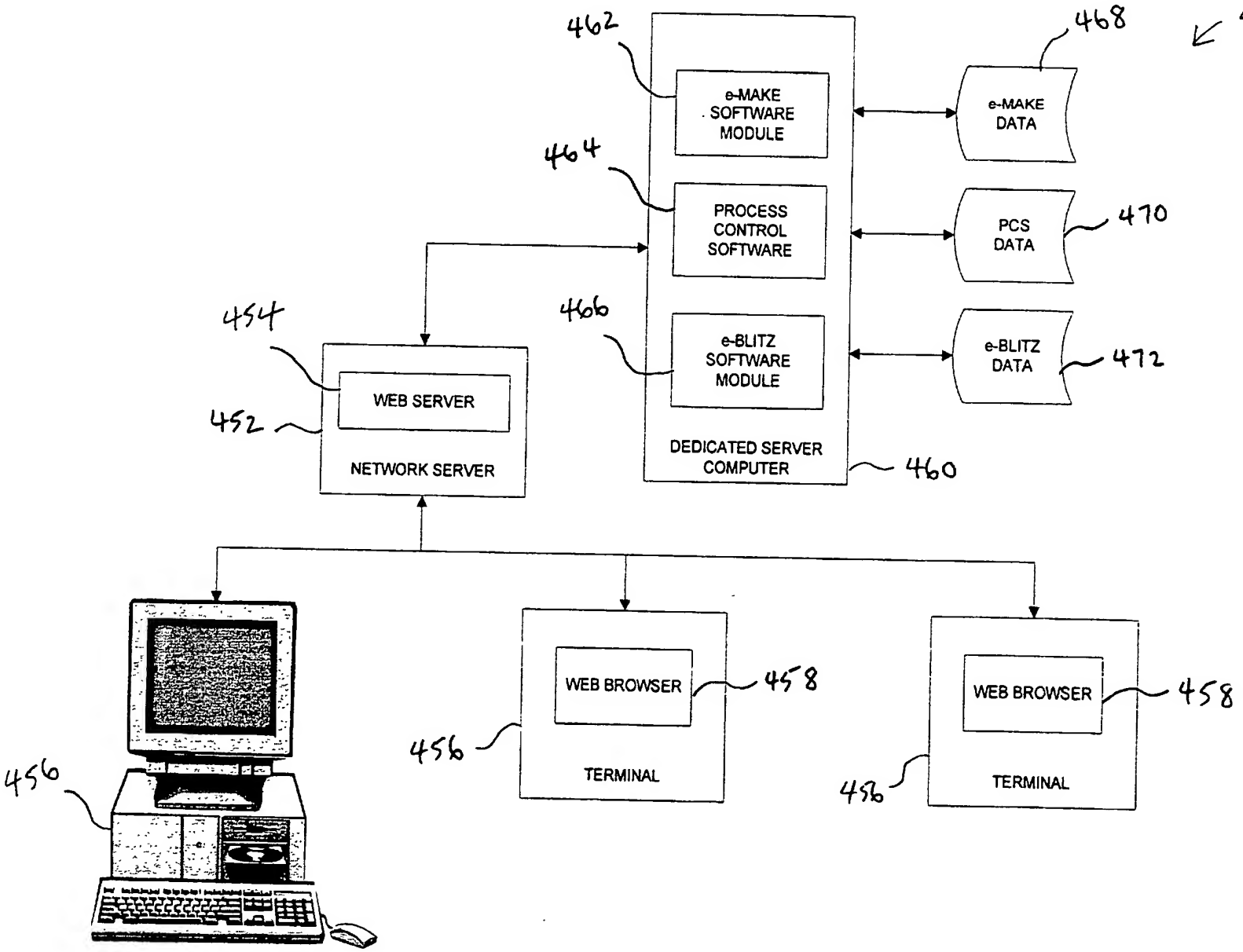

462
468
450
e-MAKE SOFTWARE MODULE
e-MAKE DATA
464
PROCESS CONTROL SOFTWARE
PCS DATA
470
454
466
e-BLITZ SOFTWARE MODULE
e-BLITZ DATA
472
WEB SERVER
452
NETWORK SERVER
DEDICATED SERVER COMPUTER
460
WEB BROWSER
458
456
TERMINAL
WEB BROWSER
458
456
TERMINAL

FIG. 11

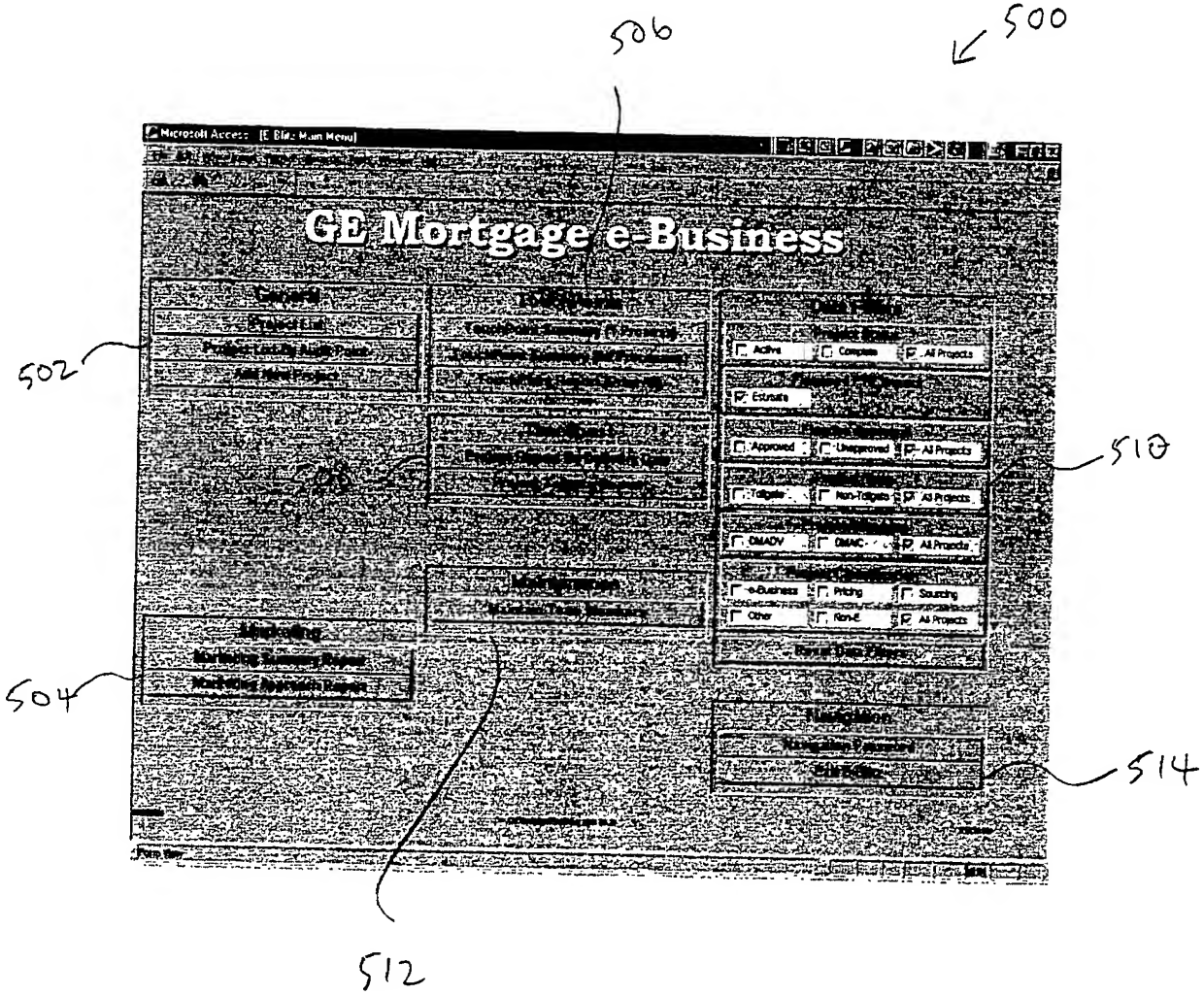


FIG. 12

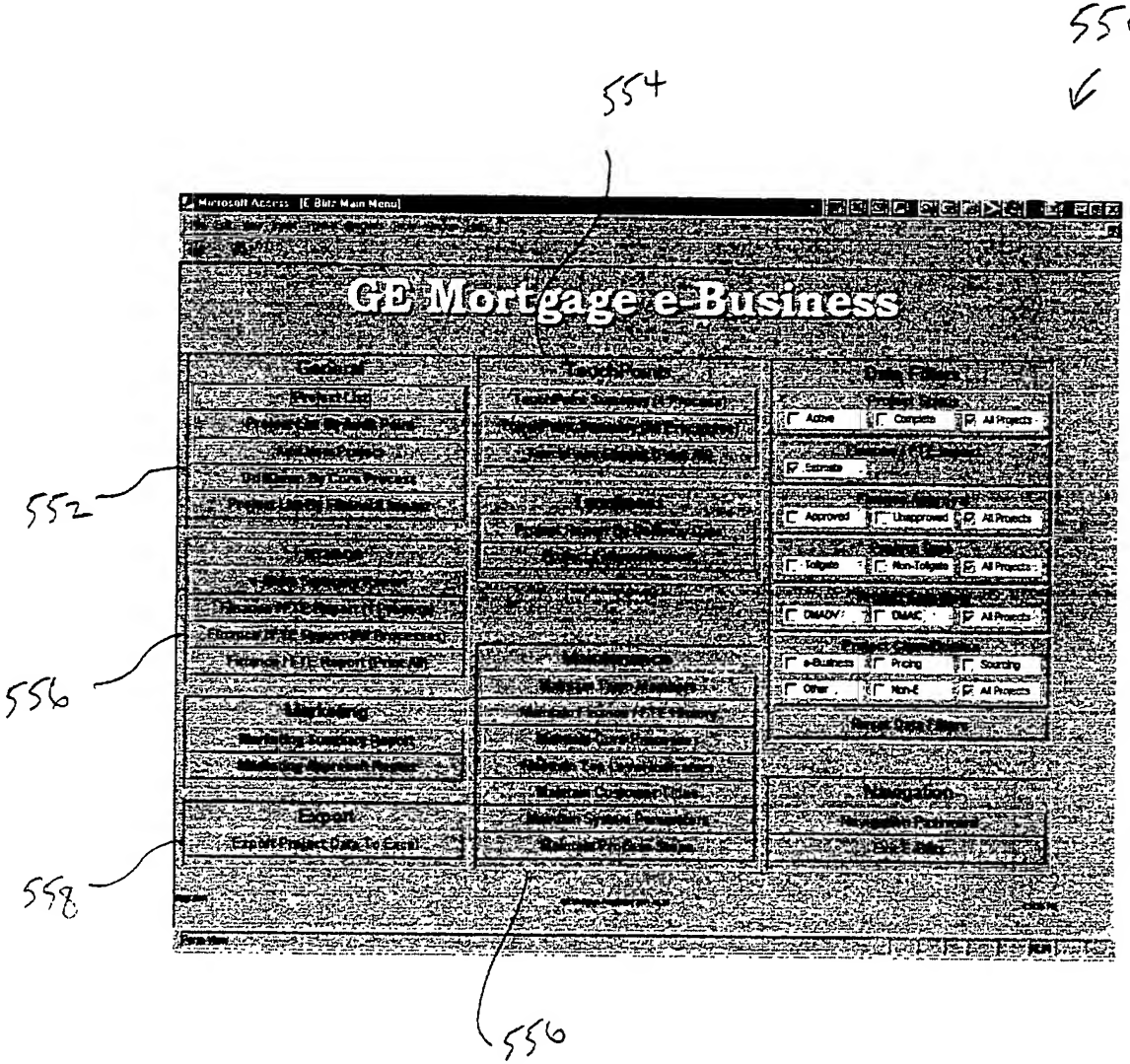


FIG. 13

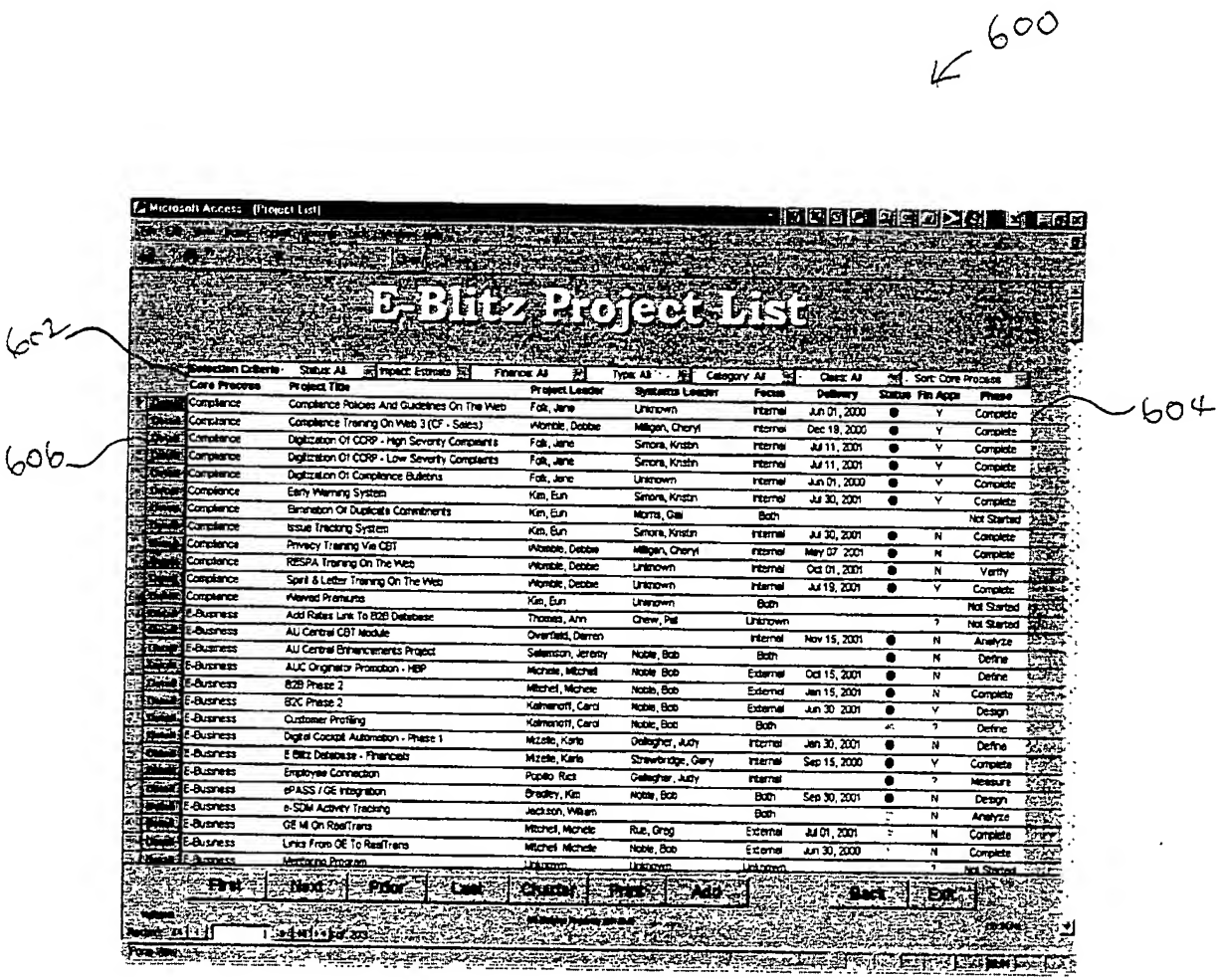

600
602
604
606
E-Blitz Project List
Microsoft Access - [Project List]
Core Process
Project Title
Project Leader
Systems Leader
Focus
Delivery
Status
Fin Appr
Phase
First
Next
Prior
Last
Add
Back
Exit

FIG. 14

650

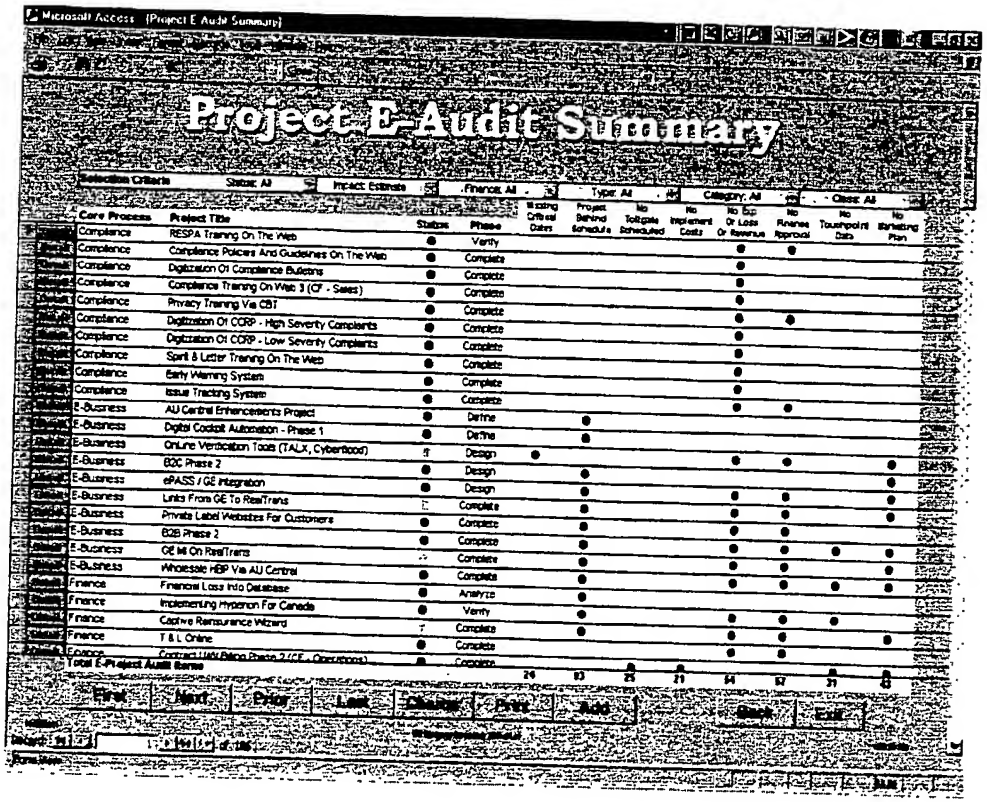

Project E-Audit Summary
Selection Criteria
Status: All
Impact: Estimate
Finance: All
Type: All
Category: All
Class: All
Core Process
Project Title
Status
Phase
Compliance
RESPA Training On The Web
Verify
Compliance
Compliance Policies And Guidelines On The Web
Complete
Compliance
Digitization Of Compliance Buletins
Complete
Compliance
Compliance Training On Web 3 (CF - Sales)
Complete
Compliance
Privacy Training Via CBT
Complete
Compliance
Digitization Of CORP - High Severity Complaints
Complete
Compliance
Digitization Of CORP - Low Severity Complaints
Complete
Compliance
Spirit & Letter Training On The Web
Complete
Compliance
Early Warning System
Complete
Compliance
Issue Tracking System
Complete
E-Business
AU Central Enhancements Project
Define
E-Business
Digital Cockpit Automation - Phase 1
Define
E-Business
OnLine Verification Tools (TALX, Cyberfood)
Design
E-Business
B2C Phase 2
Design
E-Business
ePASS / GE Integration
Design
E-Business
Links From GE To RealTrans
Complete
E-Business
Private Label Websites For Customers
Complete
E-Business
B2B Phase 2
Complete
E-Business
GE MI On RealTrans
Complete
E-Business
Wholesale HBP Via AU Central
Complete
Finance
Financial Loss Into Database
Analyze
Finance
Implementing Hyperion For Canada
Verify
Finance
Captive Reinsurance Wizard
Complete
Finance
T & L Online
Complete
Finance
Contract Labor Phase 2 (CF - Operations)
Complete
Total E-Project Audit Items
First
Next
Prior
Last
Check
Print
Add
Back
Exit

FIG. 15

700

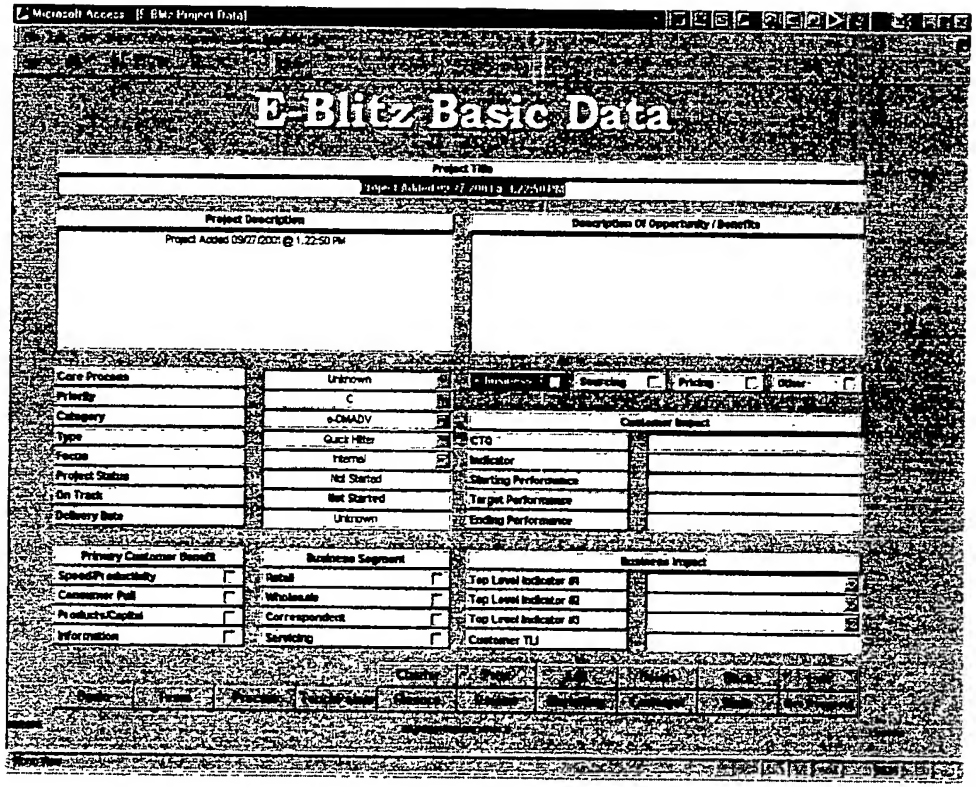

E-Blitz Basic Data
Project Title
Project Description
Description Of Opportunity / Benefits
Core Process
Priority
Category
Type
Focus
Project Status
On Track
Delivery Date
Unknown
C
e-DMADV
Quick Hitter
Internal
Not Started
Not Started
Unknown
Primary Customer Benefit
Business Segment
Retail
Wholesale
Correspondent
Servicing
Business Impact
Customer Impact
CTQ
Indicator
Starting Performance
Target Performance
Ending Performance
Top Level Indicator #1
Top Level Indicator #2
Top Level Indicator #3
Customer TIJ

FIG. 16

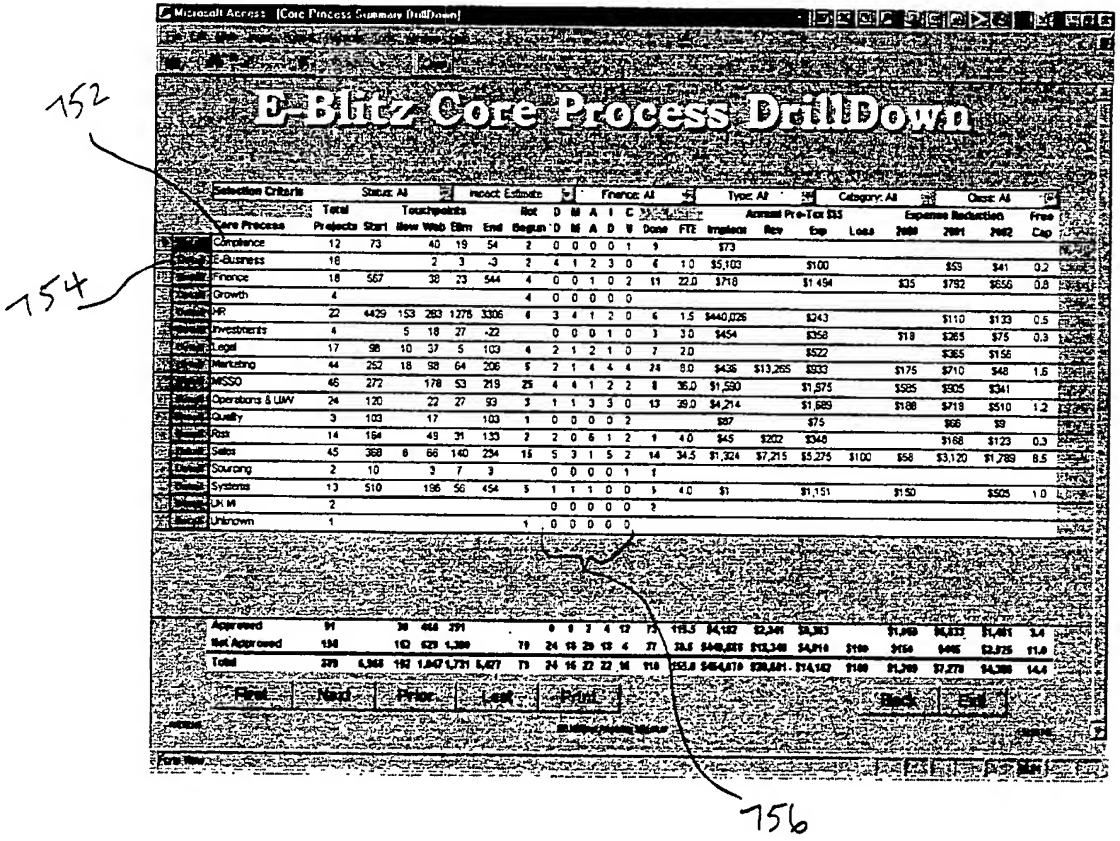

750
752
754
E-Blitz Core Process DrillDown
Selection Criteria
Status: All
Impact Estimate
Finance: All
Type: All
Category: All
Class: All
Core Process
Total Projects
Start
Touchpoints
Net
Begun
End
Done
FTE
Expense Reduction
Compliance
E-Business
Finance
Growth
HR
Investments
Legal
Marketing
MSSO
Operations & UAV
Quality
Risk
Sales
Sourcing
Systems
Unknown
Approved
Not Approved
Total
First
Next
Prior
Last
Print
Back
Exit
756

FIG. 17

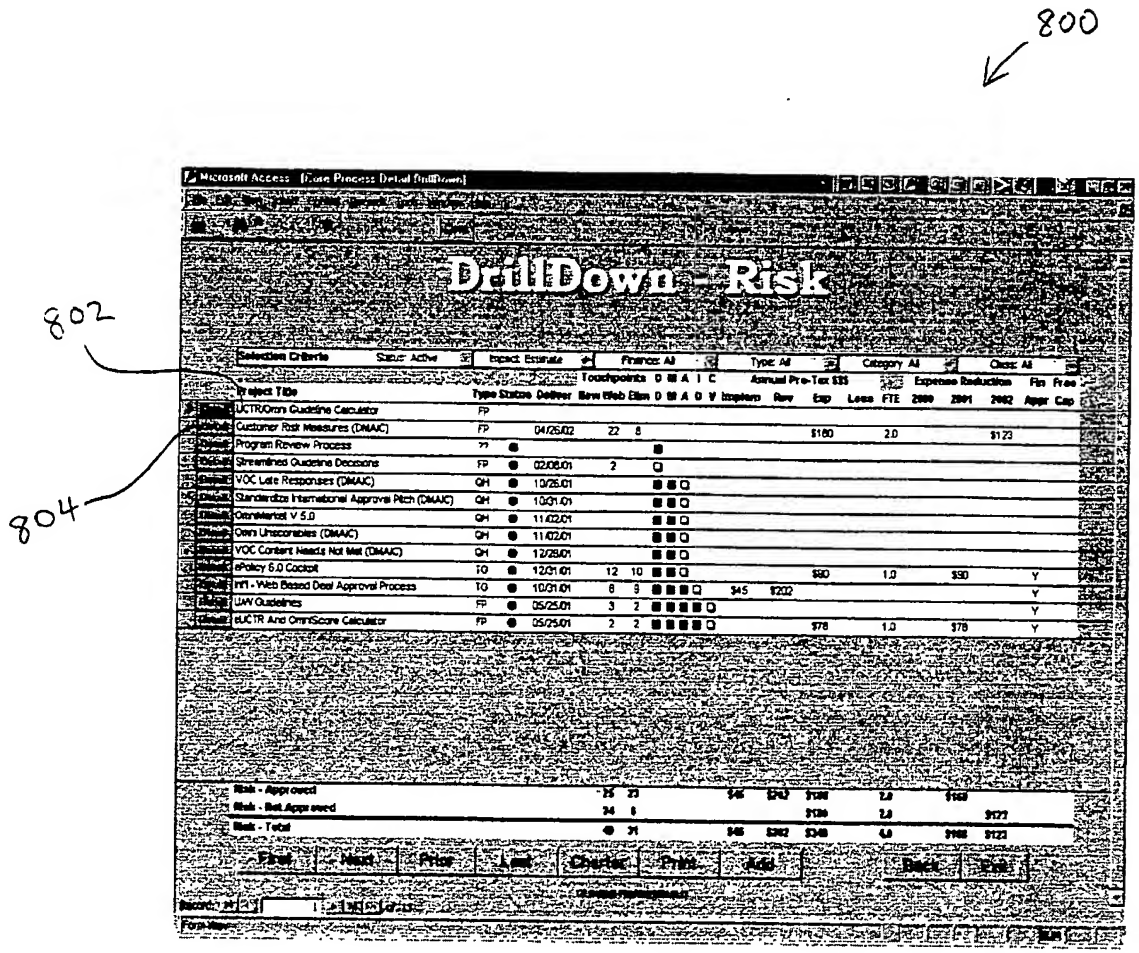


FIG. 18

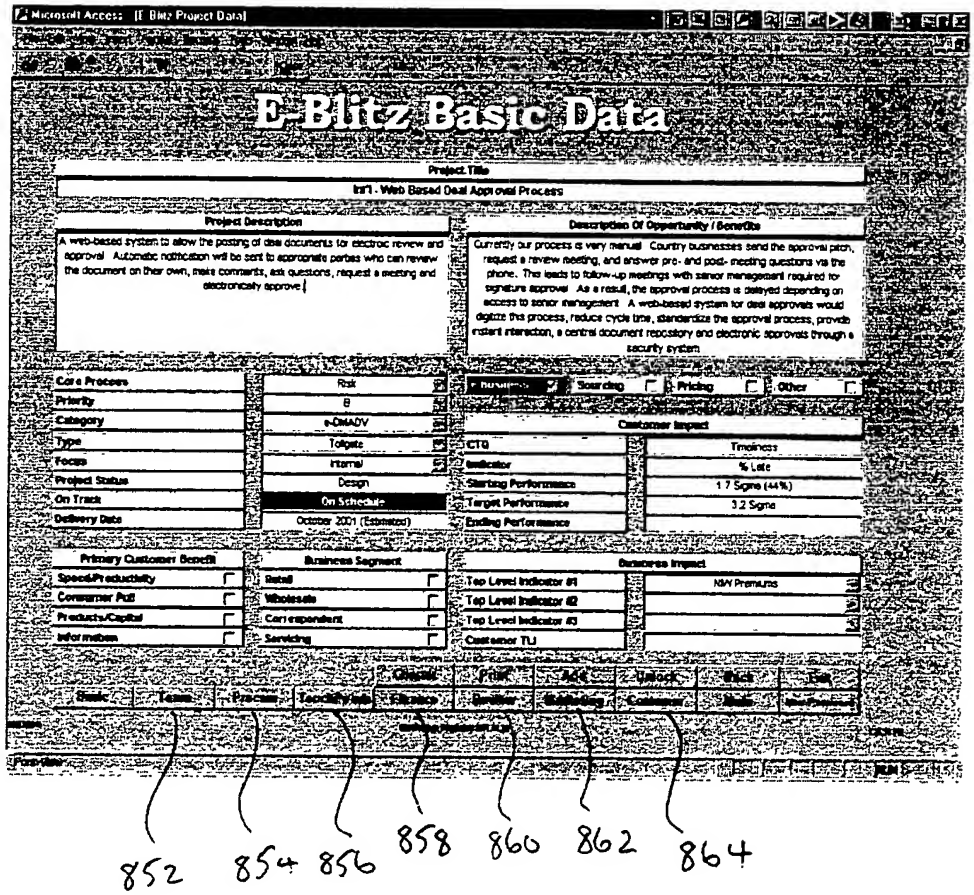

850
E-Blitz Basic Data
Project Title
Int'l - Web Based Deal Approval Process
Project Description
A web-based system to allow the posting of deal documents for electroc review and approval. Automatic notification will be sent to appropriate parties who can review the document on their own, make comments, ask questions, request a meeting and electronically approve.
Description Of Opportunity / Benefits
Currently our process is very manual. Country businesses send the approval pitch, request a review meeting, and answer pre- and post- meeting questions via the phone. This leads to follow-up meetings with senior management required for signature approval. As a result, the approval process is delayed depending on access to senior management. A web-based system for deal approvals would digitize this process, reduce cycle time, standardize the approval process, provide instant interaction, a central document repository and electronic approvals through a security system.
Core Process
Priority
Category
Type
Focus
Project Status
On Track
Delivery Date
Risk
B
e-DMADV
Tollgate
Internal
Design
On Schedule
October 2001 (Estimated)
Sourcing
Pricing
Other
Customer Impact
CTQ
Indicator
Starting Performance
Target Performance
Ending Performance
Timeliness
% Late
1.7 Sigma (44%)
3.2 Sigma
Primary Customer Benefit
Speed/Productivity
Consumer Pull
Products/Capital
Information
Business Segment
Retail
Wholesale
Correspondent
Servicing
Business Impact
Top Level Indicator #1
Top Level Indicator #2
Top Level Indicator #3
Customer TU
NWV Premiums
Basic
Team
Process
Tollgate Info
Financials
Print
Add
Unlock
Risk
Del
Business
Customer
852
854
856
858
860
862
864

FIG. 19

900

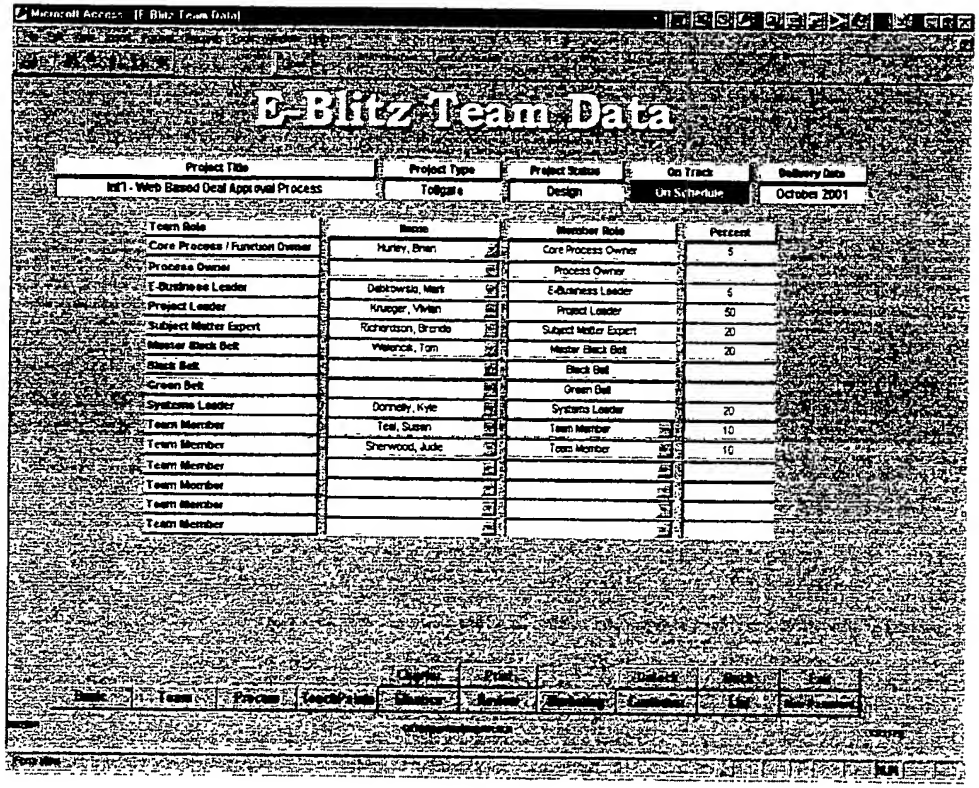

E-Blitz Team Data
Project Title
Int'l - Web Based Deal Approval Process
Project Type
Tollgate
Project Status
Design
On Track
On Schedule
Delivery Date
October 2001
Team Role
Core Process / Function Owner
Process Owner
E-Business Leader
Project Leader
Subject Matter Expert
Master Black Belt
Black Belt
Green Belt
Systems Leader
Team Member
Team Member
Team Member
Team Member
Team Member
Team Member
Name
Hurley, Brian
Dabkowski, Mark
Krueger, Vivian
Richardson, Brenda
Velencik, Tom
Donnelly, Kyle
Teal, Susan
Sherwood, Jude
Member Role
Core Process Owner
Process Owner
E-Business Leader
Project Leader
Subject Matter Expert
Master Black Belt
Black Belt
Green Belt
Systems Leader
Team Member
Team Member
Percent
5
5
50
20
20
20
10
10

FIG. 20

950

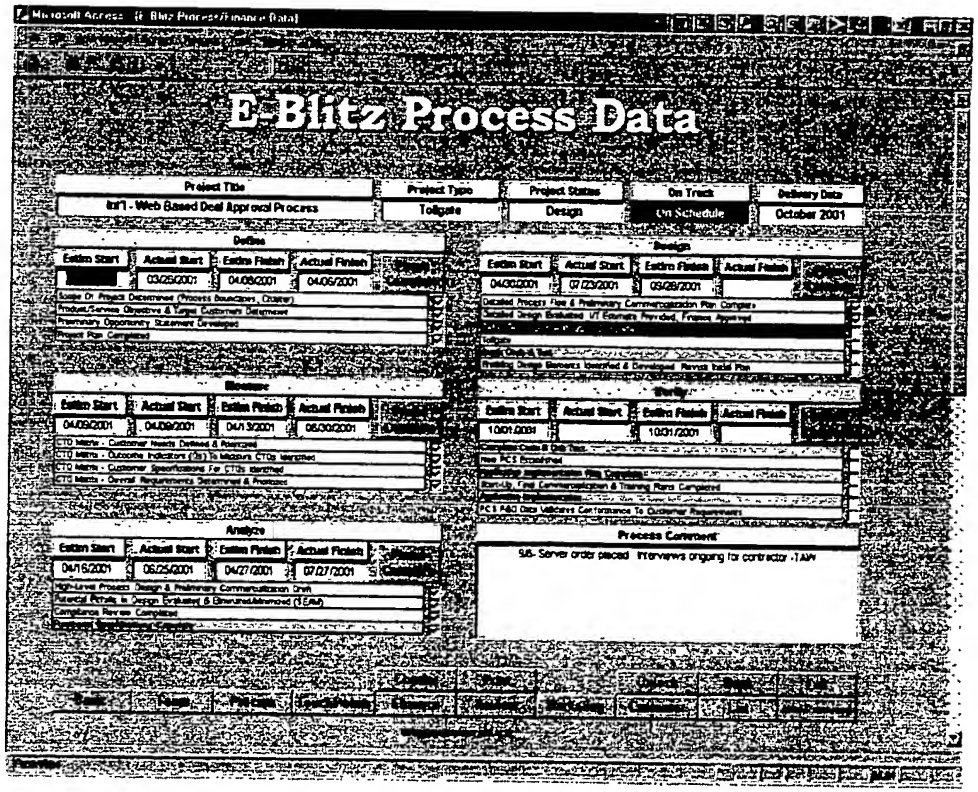

E-Blitz Process Data
Project Title
Int'l - Web Based Deal Approval Process
Project Type
Tollgate
Project Status
Design
On Track
On Schedule
Delivery Date
October 2001
Define
Design
Measure
Verify
Analyze
Process Comment

FIG. 21

1000

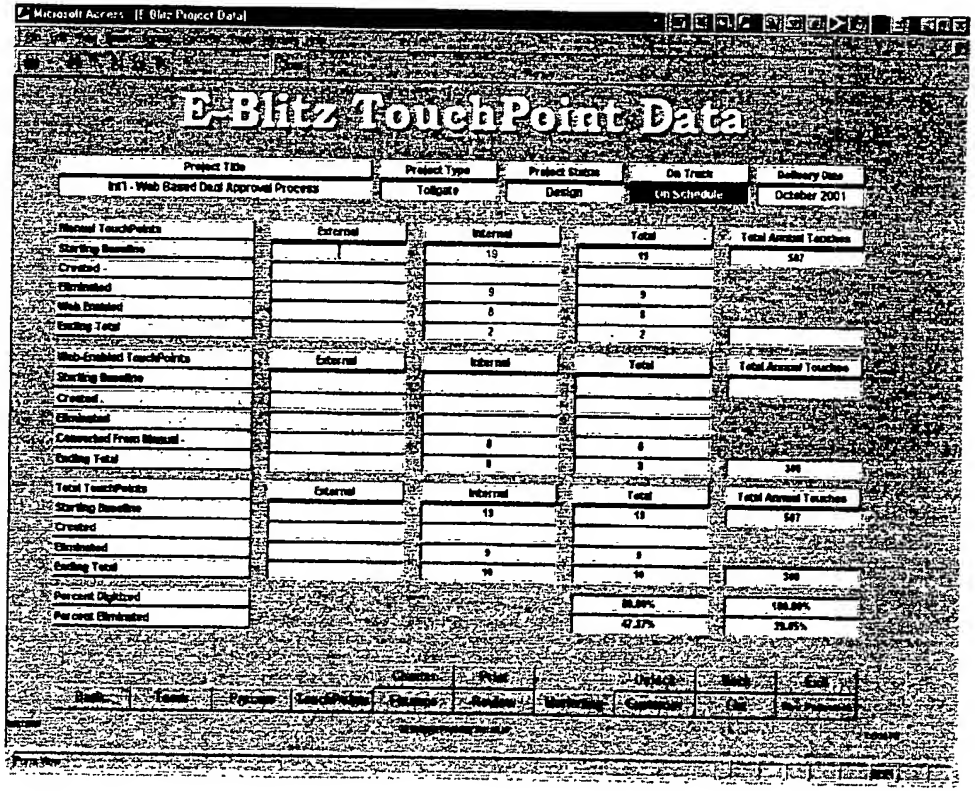

E-Blitz TouchPoint Data
Project Title
Int1 - Web Based Deal Approval Process
Project Type
Tollgate
Project Status
Design
On Track
On Schedule
Delivery Date
October 2001
Manual TouchPoints
Starting Baseline
Created
Eliminated
Web Enabled
Ending Total
External
Internal
Total
Total Annual Touches
547
Web-Enabled TouchPoints
Starting Baseline
Created
Eliminated
Converted From Manual
Ending Total
External
Internal
Total
Total Annual Touches
Total TouchPoints
Starting Baseline
Created
Eliminated
Ending Total
External
Internal
Total
Total Annual Touches
547
Percent Digitized
Percent Eliminated

FIG. 22

1050

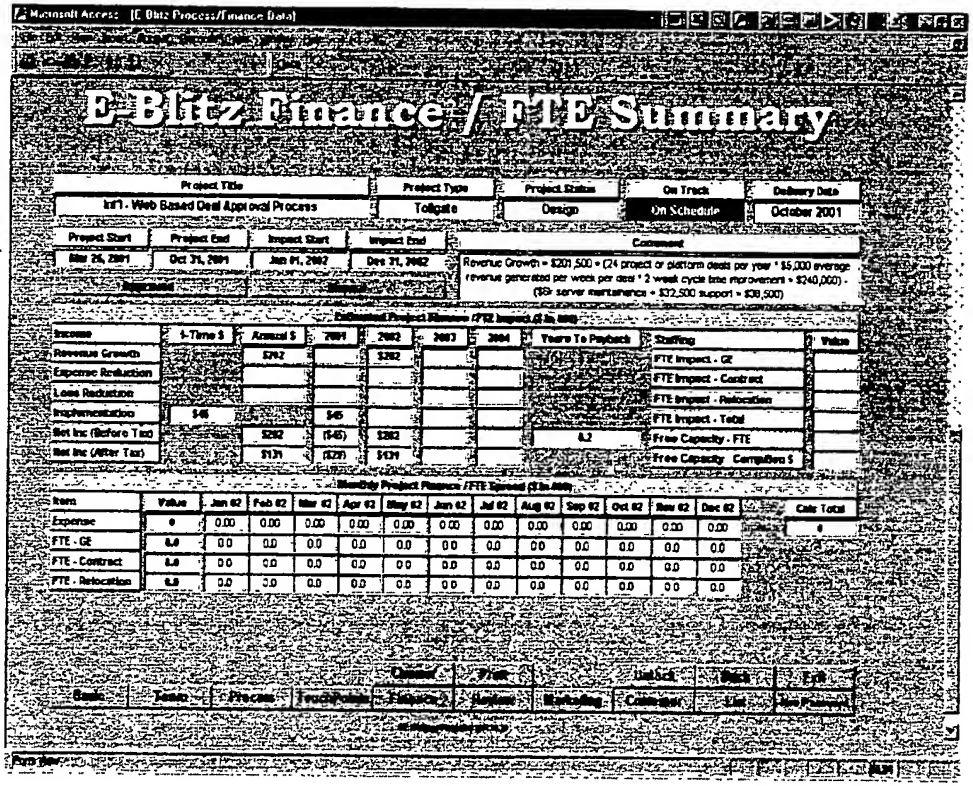

E-Blitz Finance / FTE Summary
Project Title
Int'l - Web Based Deal Approval Process
Project Type
Tollgate
Project Status
Design
On Track
On Schedule
Delivery Date
October 2001
Project Start
Project End
Impact Start
Impact End
Comment
Revenue Growth = $201,500 = (24 project or platform deals per year * $5,000 average revenue generated per week per deal * 2 week cycle time improvement = $240,000) - ($8k server maintenance + $32,500 support = $38,500)
Income
1-Time $
Annual $
2001
2002
2003
2004
Years To Payback
Staffing
$ Value
Revenue Growth
Expense Reduction
Loss Reduction
Implementation
Net Inc (Before Tax)
Net Inc (After Tax)
FTE Impact - GE
FTE Impact - Contract
FTE Impact - Relocation
FTE Impact - Total
Free Capacity - FTE
Free Capacity - Competitive $
Item
Value
Jan 02
Feb 02
Mar 02
Apr 02
May 02
Jun 02
Jul 02
Aug 02
Sep 02
Oct 02
Nov 02
Dec 02
Calc Total
Expense
FTE - GE
FTE - Contract
FTE - Relocation

FIG. 23

1100

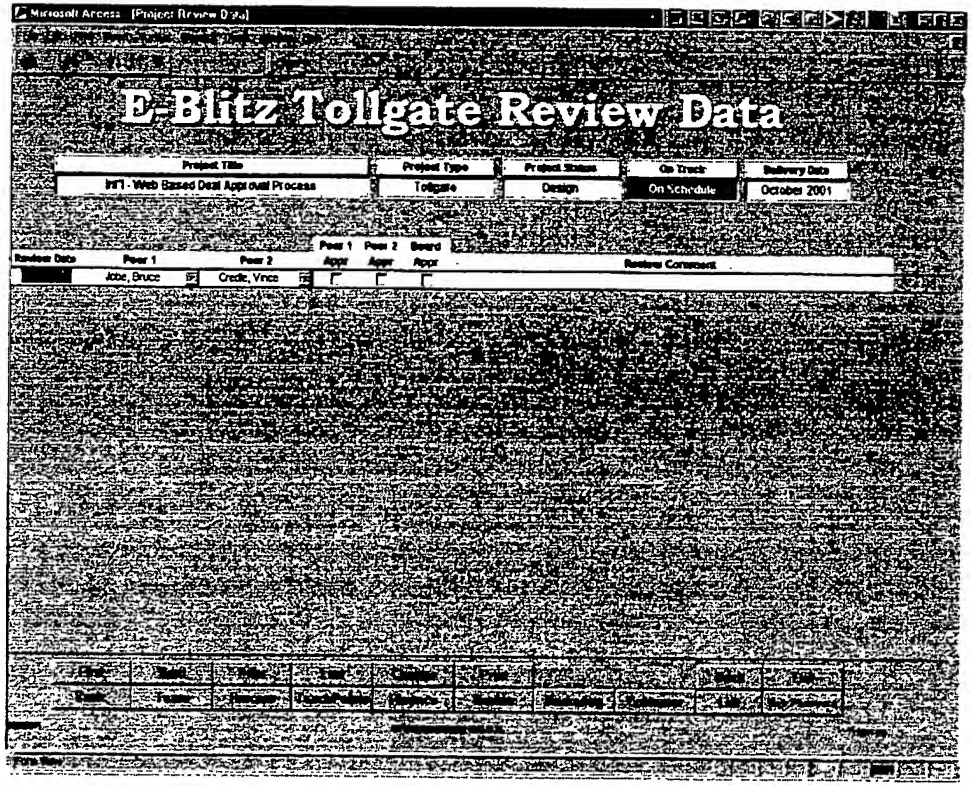

E-Blitz Tollgate Review Data
Project Title
Project Type
Project Status
On Track
Delivery Date
INT - Web Based Deal Approval Process
Tollgate
Design
On Schedule
October 2001
Review Date
Peer 1
Peer 2
Peer 1 Appr
Peer 2 Appr
Board Appr
Review Comments
Jobe, Bruce
Credle, Vince

FIG. 24

1150

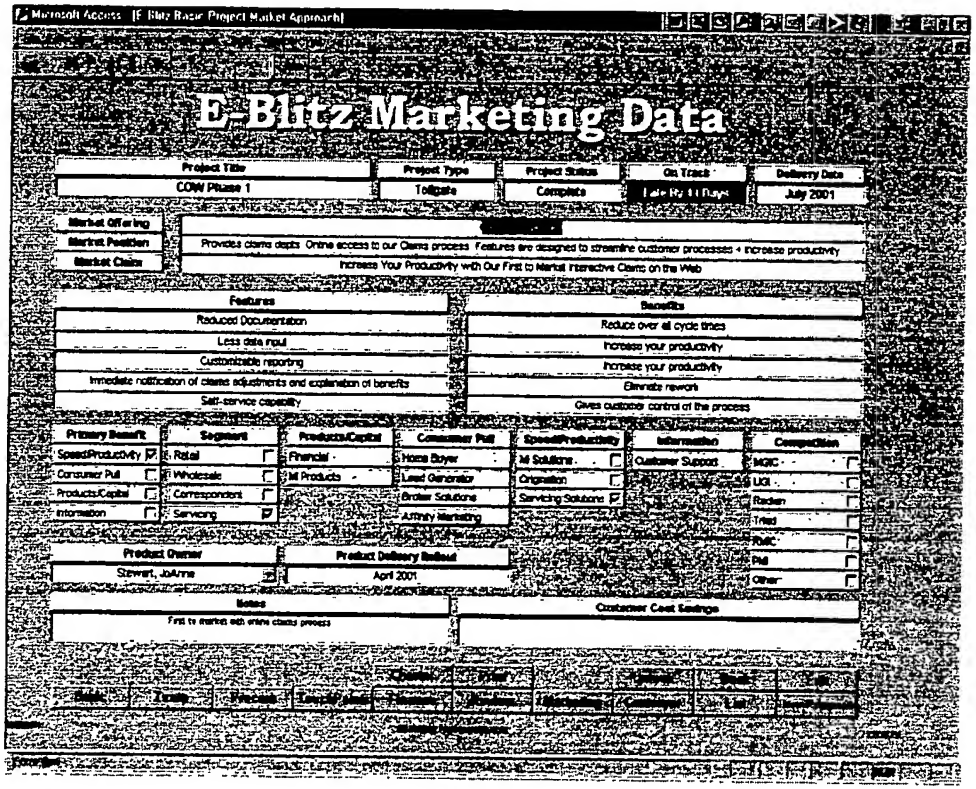

E-Blitz Marketing Data
Project Title
COW Phase 1
Project Type
Tollgate
Project Status
Complete
On Track
Delivery Date
July 2001
Market Offering
Market Position
Market Claim
Provides claims depts Online access to our Claims process Features are designed to streamline customer processes + increase productivity
Increase Your Productivity with Our First to Market Interactive Claims on the Web
Features
Reduced Documentation
Less data input
Customizable reporting
Immediate notification of claims adjustments and explanation of benefits
Self-service capability
Benefits
Reduce over all cycle times
Increase your productivity
Increase your productivity
Eliminate rework
Gives customer control of the process
Primary Benefit
Segment
Products/Capital
Consumer Pull
Speed/Productivity
Information
Competition
Speed/Productivity
Consumer Pull
Products/Capital
Information
Retail
Wholesale
Correspondent
Servicing
Financial
MI Products
Home Buyer
Lead Generator
Broker Solutions
Affinity Marketing
MI Solutions
Origination
Servicing Solutions
Customer Support
MGIC
UGI
Radian
Triad
PMI
Other
Product Owner
Stewart, JoAnne
Product Delivery Rollout
April 2001
Notes
First to market web online claims process
Customer Cost Savings

FIG. 25

1200

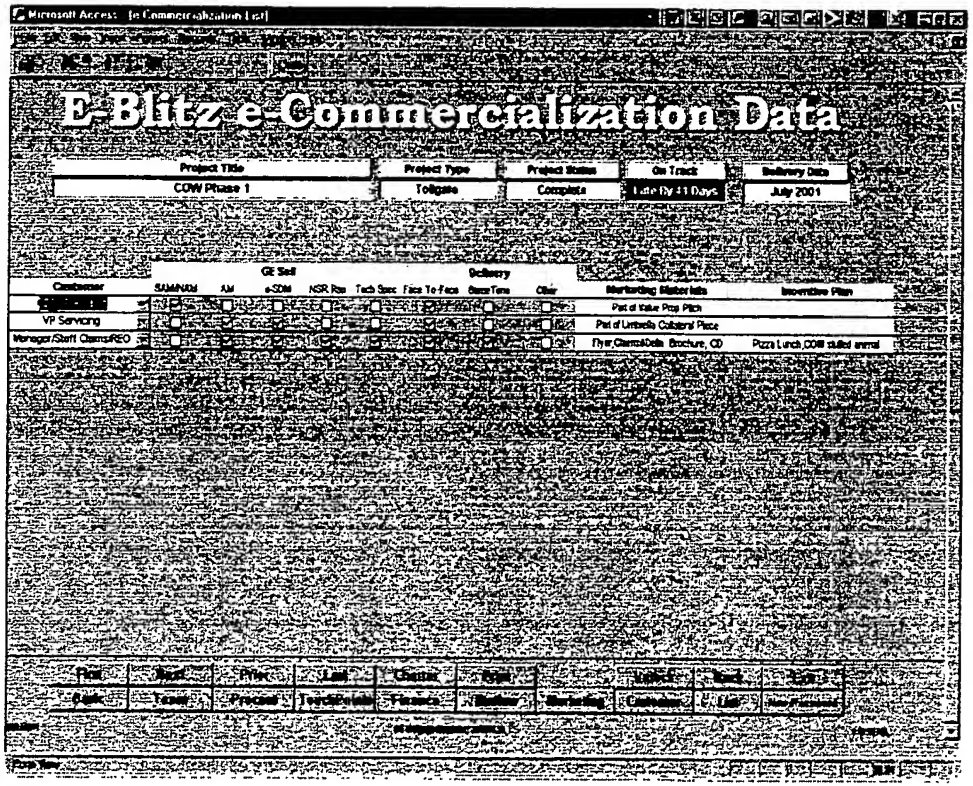

E-Blitz e-Commercialization Data
Project Title
Project Type
Project Status
On Track
Delivery Date
COW Phase 1
Tollgate
Complete
Late By #1 Days
July 2001
GE Staff
Delivery
Customer
SA/MNVM
AM
e-SDM
NSR Rep
Tech Spec
Face To Face
Store Tour
Other
Marketing Materials
Incentive Plan
Part of Value Prop Pitch
VP Servicing
Part of Umbrella Collateral Piece
Manager/Staff Claims/REO
Flyer,Claims&Calls Brochure, CD
Pizza Lunch,COW stuffed animal

FIG. 26

1250

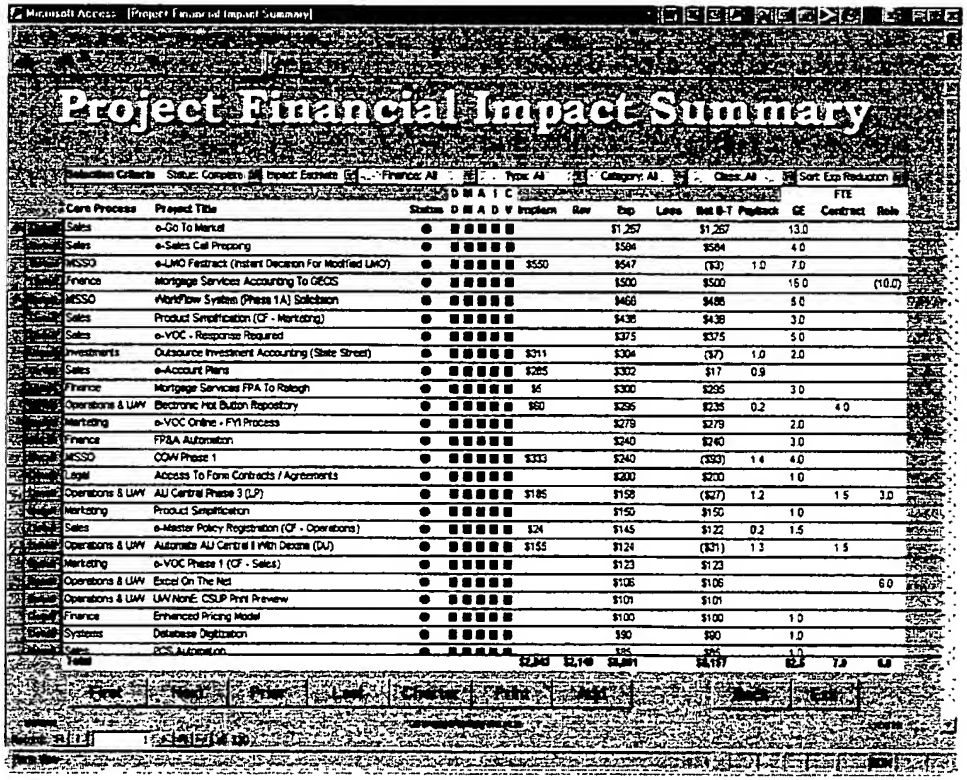
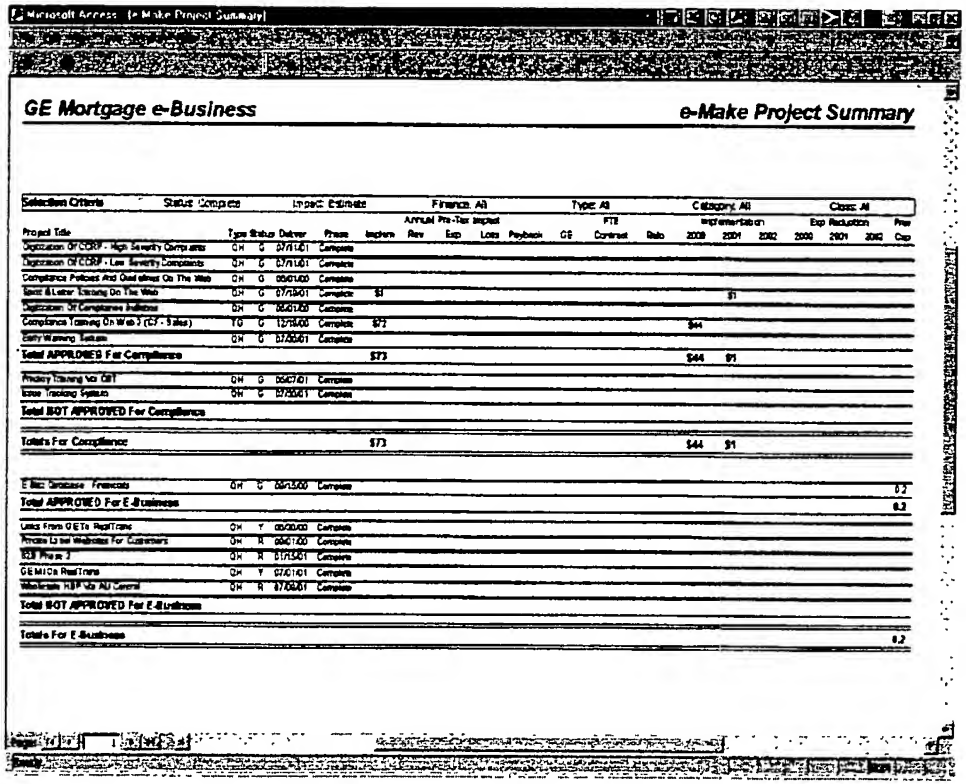


FIG. 27

1300



GE Mortgage e-Business

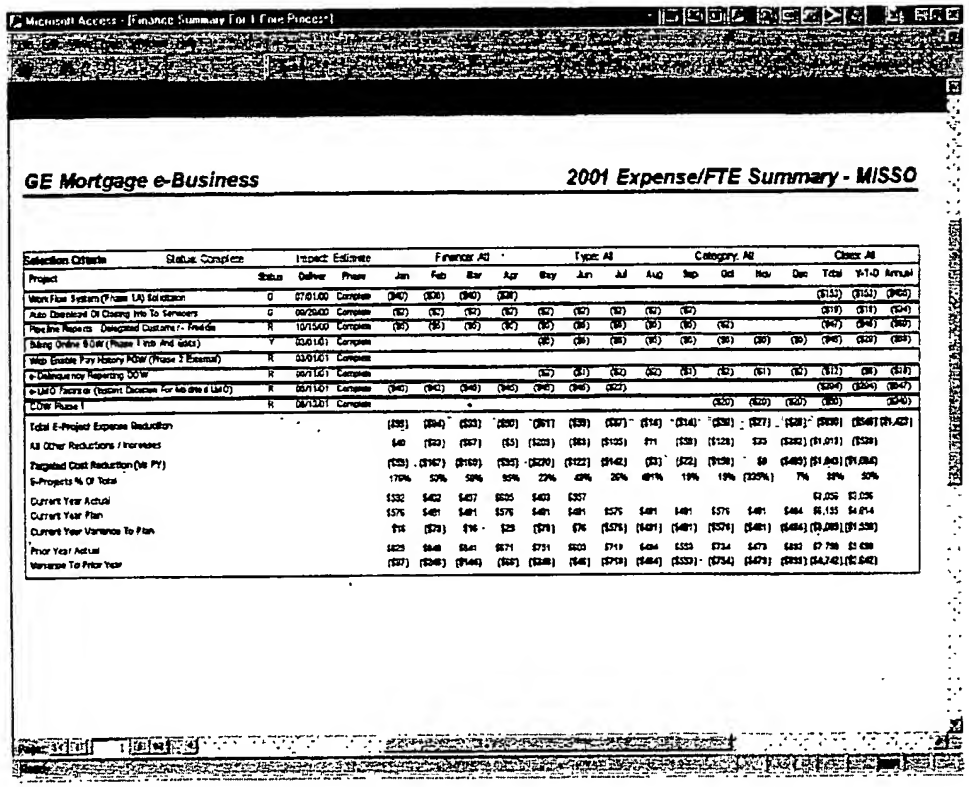
e-Make Project Summary

Selection Criteria	Status: Complete	Impact: Estimate	Finance: All	Type: All	Category: All	Class: All

Project Title	Type	Status	Deliver	Phase	Implem	Annual Pre-Tax Impact: Rev	Exp	Loss	Payback	GE	FTE: Contract	Ratio	Implementation: 2000	2001	2002	Exp Reduction: 2000	2001	2002	Proj Cap
Digitization Of CORP - High Severity Complaints	OH	G	07/1/01	Complete															
Digitization Of CORP - Low Severity Complaints	OH	G	07/1/01	Complete															
Compliance Policies And Guidelines On The Web	OH	G	06/01/00	Complete															
Spell & Letter Training On The Web	OH	G	07/15/01	Complete	$1									$1					
Digitization Of Compliance Indexes	OH	G	06/01/00	Complete															
Compliance Training On Web 3 (CT - Sales)	TG	G	12/15/00	Complete	$72								$44						
Early Warning System	OH	G	07/05/01	Complete															
Total APPROVED For Compliance					$73								$44	$1					
Privacy Training Via CBT	OH	G	06/27/01	Complete															
Issue Tracking System	OH	G	07/30/01	Complete															
Total NOT APPROVED For Compliance																			
Totals For Compliance					$73								$44	$1					
E Biz Database Financials	OH	G	06/1/00	Complete															0.2
Total APPROVED For E-Business																			0.2
Leads From GETs RealTime	OH	Y	05/30/00	Complete															
Private Label Websites For Customers	OH	R	06/01/00	Complete															
B2B Phase 2	OH	R	01/15/01	Complete															
GE MICIs RealTime	OH	Y	07/01/01	Complete															
Wholesale HUP via All Channel	OH	R	07/06/01	Complete															
Total NOT APPROVED For E-Business																			
Totals For E-Business																			0.2

FIG. 28

1350

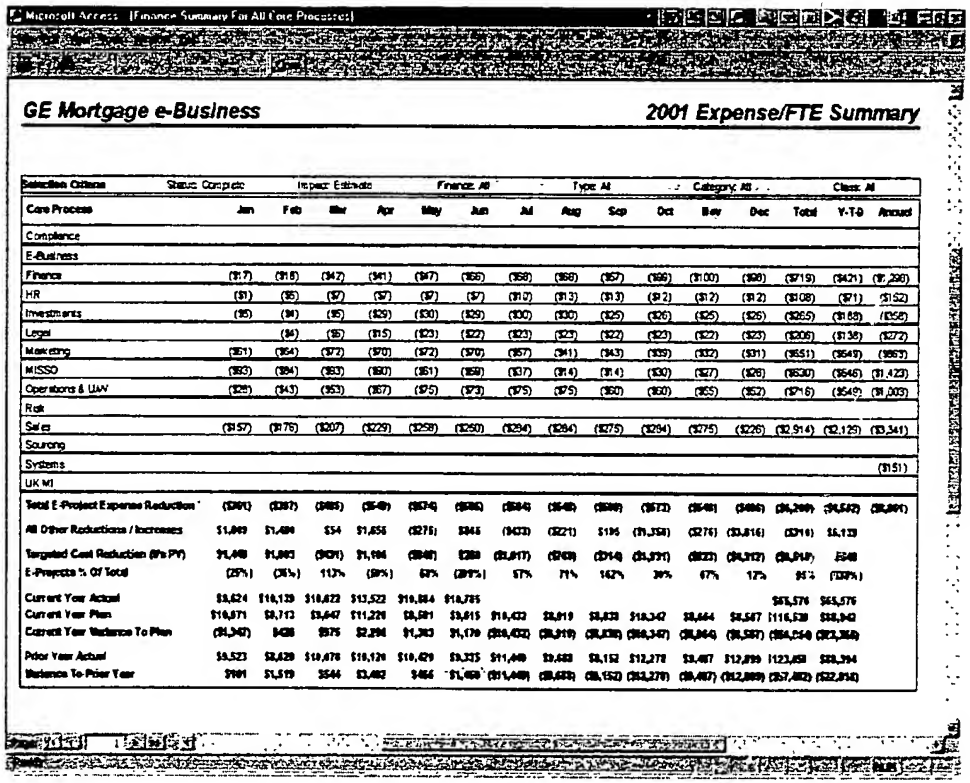


GE Mortgage e-Business — **2001 Expense/FTE Summary - MISSO**

Selection Criteria: Status: Complete				Impact: Estimate				Finance: All				Type: All				Category: All				Class: All		
Project	Status	Deliver	Phase	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total	YTD	Annual
Work Flow System (Phase 1A) Solicitation	G	07/01/00	Complete	($40)	($39)	($40)	($38)									($157)	($157)	($465)
Auto Download Of Closing Info To Servicers	G	09/29/00	Complete	($2)	($2)	($2)	($2)	($2)	($2)	($2)	($2)	($2)				($19)	($19)	($24)
Pipeline Reports - Delegated Customers - Freddie	R	10/15/00	Complete	($5)	($5)	($5)	($5)	($5)	($5)	($5)	($5)	($5)	($5)			($40)	($40)	($60)
Billing Online 8.0W (Phase 1 Info And Edits)	Y	03/01/01	Complete					($5)	($5)	($5)	($5)	($5)	($5)	($5)	($5)	($45)	($20)	($55)
Web Enable Pay History RDW (Phase 2 Essential)	R	03/01/01	Complete															
e-Delinquency Reporting 5.0W	R	05/11/01	Complete					($2)	($2)	($2)	($2)	($2)	($2)	($2)	($2)	($12)	($8)	($18)
e-UW Tasks in (Instant Decision For Web and UW)	R	05/11/01	Complete	($40)	($42)	($48)	($46)	($46)	($46)	($22)						($284)	($284)	($847)
5.0W Phase I	R	06/13/01	Complete										($20)	($20)	($20)	($60)		($240)
Total E-Project Expense Reduction				($88)	($84)	($93)	($90)	($67)	($39)	($37)	($14)	($34)	($28)	($27)	($28)	($636)	($548)	($1,422)
All Other Reductions / Increases				$40	($22)	($57)	($5)	($23)	($83)	($125)	$71	($39)	($128)	$25	($282)	($1,013)	($528)	
Targeted Cost Reduction (vs PY)				($55)	($167)	($150)	($95)	($230)	($122)	($162)	($3)	($72)	($156)	$9	($480)	($1,840)	($1,084)	
E-Projects % Of Total				175%	50%	58%	95%	23%	49%	26%	481%	19%	19%	(225%)	7%	35%	30%	
Current Year Actual				$332	$402	$457	$535	$403	$357							$2,026	$2,026	
Current Year Plan				$376	$481	$481	$576	$481	$481	$576	$481	$481	$576	$481	$484	$6,155	$4,614	
Current Year Variance To Plan				$16	($78)	$16	$25	($78)	$76	($576)	($481)	($481)	($576)	($481)	($484)	($3,069)	($1,558)	
Prior Year Actual				$629	$649	$541	$671	$731	$620	$719	$494	$333	$734	$473	$693	$7,788	$3,639	
Variance To Prior Year				($37)	($248)	($148)	($88)	($248)	($48)	($719)	($494)	($333)	($734)	($473)	($693)	($4,742)	($2,648)	

FIG. 29

1400



GE Mortgage e-Business — **2001 Expense/FTE Summary**

Selection Criteria	Status: Complete			Impact: Estimate		Finance: All			Type: All			Category: All			Class: All
Core Process	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total	Y-T-D	Annual
Compliance															
E-Business															
Finance	($17)	($15)	($42)	($41)	($97)	($56)	($58)	($58)	($57)	($56)	($100)	($90)	($719)	($421)	($1,290)
HR	($1)	($5)	($7)	($7)	($7)	($7)	($10)	($13)	($13)	($12)	($12)	($12)	($108)	($71)	($152)
Investments	($5)	($6)	($5)	($29)	($30)	($29)	($30)	($30)	($25)	($26)	($25)	($25)	($265)	($188)	($356)
Legal		($4)	($5)	($15)	($23)	($22)	($23)	($23)	($22)	($23)	($22)	($23)	($206)	($136)	($272)
Marketing	($51)	($54)	($72)	($70)	($72)	($70)	($57)	($41)	($43)	($39)	($32)	($31)	($551)	($349)	($883)
MISSO	($93)	($94)	($83)	($80)	($81)	($59)	($37)	($14)	($14)	($30)	($27)	($26)	($630)	($546)	($1,423)
Operations & UW	($28)	($43)	($53)	($57)	($75)	($73)	($75)	($75)	($60)	($60)	($55)	($52)	($716)	($549)	($1,003)
Risk															
Sales	($157)	($176)	($207)	($229)	($258)	($260)	($284)	($284)	($275)	($294)	($275)	($226)	($2,914)	($2,125)	($3,341)
Sourcing															
Systems															($151)
UK MI															
Total E-Project Expense Reduction	($261)	($287)	($385)	($548)	($574)	($586)	($584)	($548)	($569)	($572)	($548)	($486)	($6,299)	($4,542)	($8,891)
All Other Reductions / Increases	$1,849	$1,484	$54	$1,656	($275)	$845	($423)	($221)	$195	($1,358)	($276)	($3,816)	($316)	$6,133	
Targeted Cost Reduction (Bfs PY)	$1,448	$1,883	($431)	$1,104	($848)	$259	($1,007)	($769)	($214)	($1,931)	($823)	($4,302)	($6,849)	$648	
E-Projects % Of Total	(25%)	(36%)	113%	(89%)	57%	(289%)	57%	71%	142%	39%	67%	17%	95%	(109%)	
Current Year Actual	$3,624	$10,139	$10,622	$13,522	$10,884	$10,725							$65,576	$65,576	
Current Year Plan	$10,871	$9,712	$9,647	$11,229	$9,581	$9,615	$10,432	$9,819	$9,833	$10,342	$9,664	$9,587	$116,538	$93,942	
Current Year Variance To Plan	($5,247)	$428	$975	$2,294	$1,303	$1,110	($810,432)	($9,819)	($9,833)	($10,342)	($9,664)	($9,587)	($84,254)	($72,366)	
Prior Year Actual	$9,523	$9,629	$10,078	$10,126	$10,429	$9,325	$11,449	$9,683	$9,152	$12,278	$9,487	$12,899	$123,458	$93,394	
Variance To Prior Year	$101	$1,519	$544	$3,402	$455	$1,400	($11,449)	($9,683)	($9,152)	($12,278)	($9,487)	($12,899)	($57,882)	($22,818)	

FIG. 30

1450

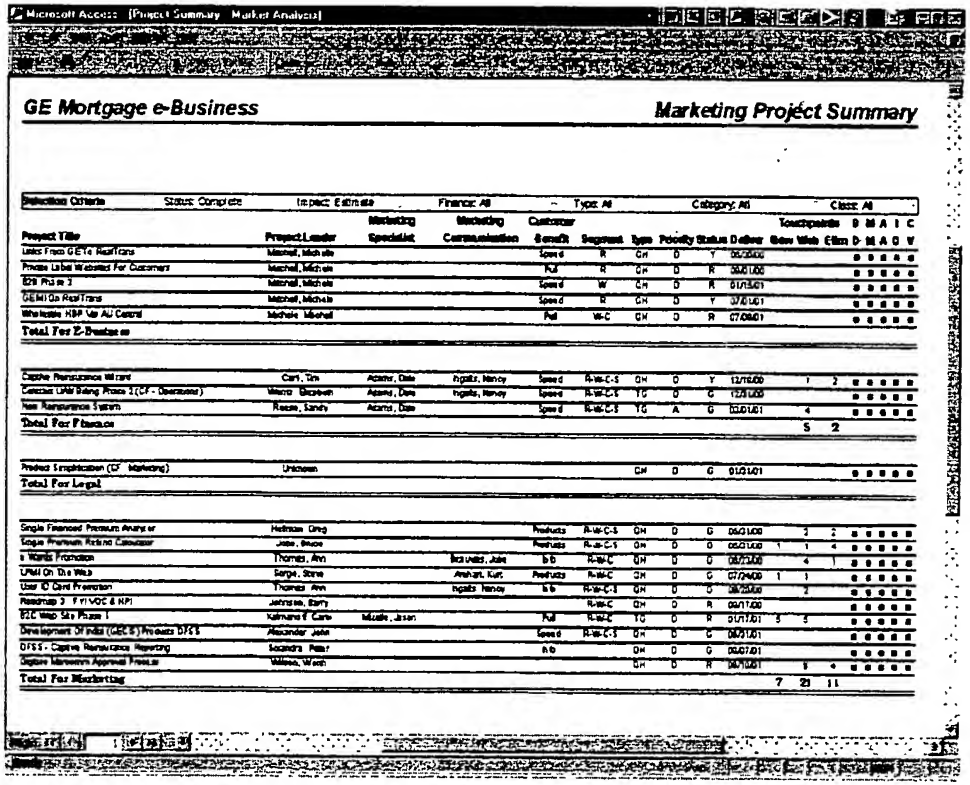

Microsoft Access - [Project Summary Market Analysis]
GE Mortgage e-Business
Marketing Project Summary
Selection Criteria
Status: Complete
Impact: Estimate
Finance: All
Type: All
Category: All
Class: All
Project Title
Project Leader
Marketing Specialist
Marketing Communication
Customer Benefit
Segment
Type
Priority
Status
Deliver
Touchpoints
Web
Elim
D M A I C
D M A C V
Total For E-Business
Total For Finance
Total For Legal
Total For Marketing

FIG. 31

1500

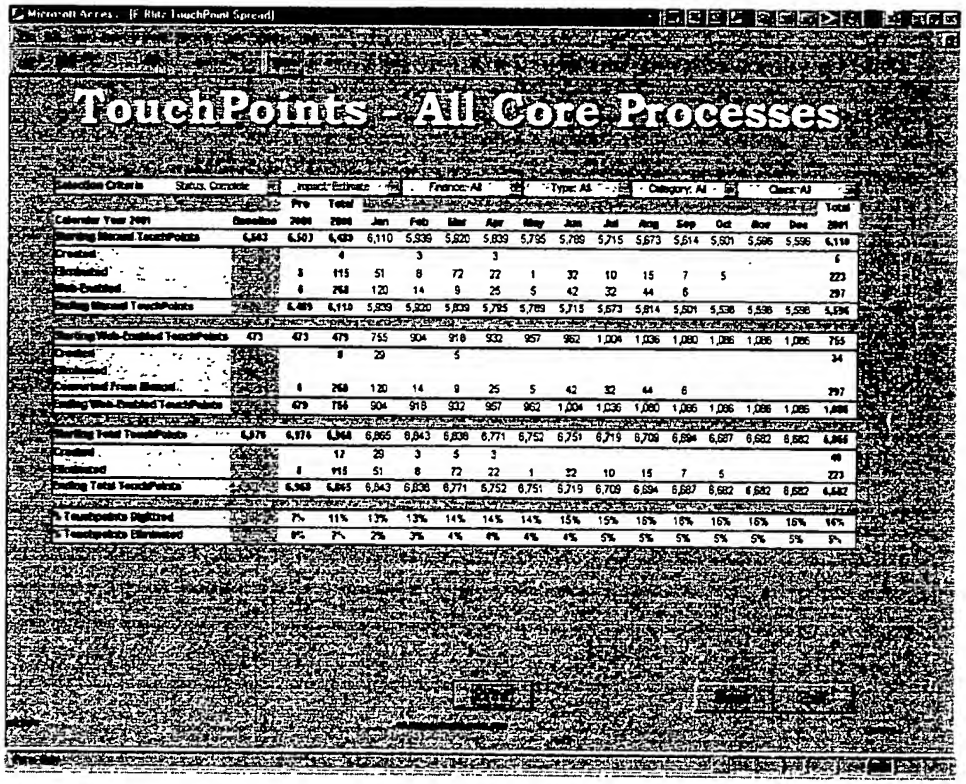
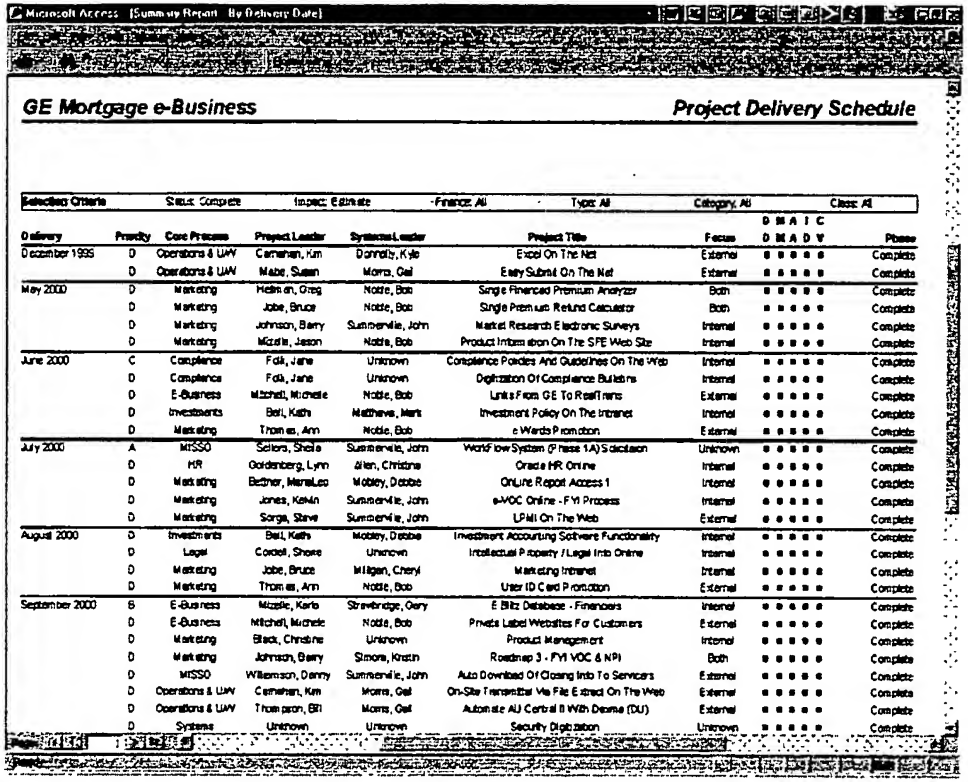


FIG. 32

1550

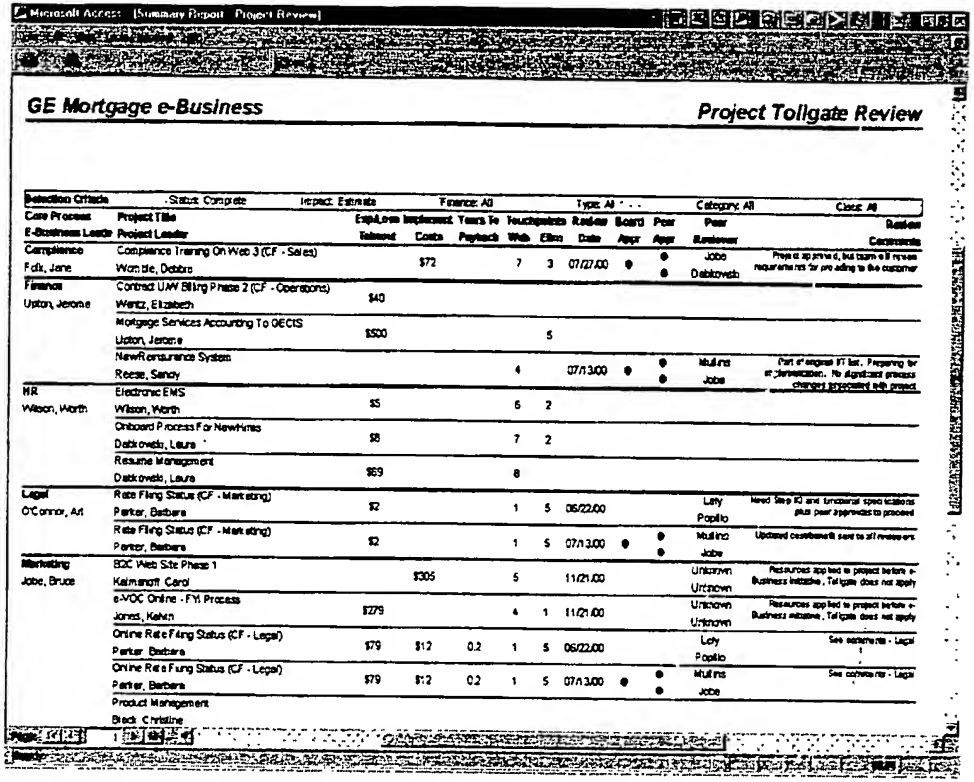


GE Mortgage e-Business — **Project Delivery Schedule**

Selected Criteria		Status: Complete	Impact: Estimate	Finance: All	Type: All	Category: All	Class: All						
Delivery	Priority	Core Process	Project Leader	Systems Leader	Project Title	Focus	D	M	A	I	C	V	Phase
December 1999	D	Operations & UAV	Carnahan, Kim	Donnelly, Kyle	Excel On The Net	External	■	■	■	■	■	■	Complete
	D	Operations & UAV	Mabe, Susan	Morris, Gail	Easy Submit On The Net	External	■	■	■	■	■	■	Complete
May 2000	D	Marketing	Heilman, Greg	Noble, Bob	Single Financed Premium Analyzer	Both	■	■	■	■	■	■	Complete
	D	Marketing	Jobe, Bruce	Noble, Bob	Single Premium Refund Calculator	Both	■	■	■	■	■	■	Complete
	D	Marketing	Johnson, Barry	Summerville, John	Market Research Electronic Surveys	Internal	■	■	■	■	■	■	Complete
	D	Marketing	Mizelle, Jason	Noble, Bob	Product Information On The SPE Web Site	Internal	■	■	■	■	■	■	Complete
June 2000	C	Compliance	Foti, Jane	Unknown	Compliance Policies And Guidelines On The Web	Internal	■	■	■	■	■	■	Complete
	D	Compliance	Foti, Jane	Unknown	Digitization Of Compliance Bulletins	Internal	■	■	■	■	■	■	Complete
	D	E-Business	Mitchell, Michele	Noble, Bob	Links From GE To RealTrans	External	■	■	■	■	■	■	Complete
	D	Investments	Bell, Keith	Mathews, Mark	Investment Policy On The Intranet	Internal	■	■	■	■	■	■	Complete
	D	Marketing	Thomas, Ann	Noble, Bob	e-Words Promotion	External	■	■	■	■	■	■	Complete
July 2000	A	MISSO	Sellers, Sheila	Summerville, John	Workflow System (Phase 1A) Selection	Unknown	■	■	■	■	■	■	Complete
	D	HR	Goldenberg, Lynn	Allen, Christine	Oracle HR Online	Internal	■	■	■	■	■	■	Complete
	D	Marketing	Bethea, Marsaleo	Mobley, Debbie	OnLine Report Access 1	Internal	■	■	■	■	■	■	Complete
	D	Marketing	Jones, Kelvin	Summerville, John	e-VOC Online - FYI Process	Internal	■	■	■	■	■	■	Complete
	D	Marketing	Sorga, Steve	Summerville, John	LPMI On The Web	External	■	■	■	■	■	■	Complete
August 2000	D	Investments	Bell, Keith	Mobley, Debbie	Investment Accounting Software Functionality	Internal	■	■	■	■	■	■	Complete
	D	Legal	Cordell, Shane	Unknown	Intellectual Property / Legal Info Online	Internal	■	■	■	■	■	■	Complete
	D	Marketing	Jobe, Bruce	Milligan, Cheryl	Marketing Intranet	Internal	■	■	■	■	■	■	Complete
	D	Marketing	Thomas, Ann	Noble, Bob	User ID Card Promotion	External	■	■	■	■	■	■	Complete
September 2000	B	E-Business	Mizelle, Karla	Shrewbridge, Gary	E Blitz Database - Financiers	Internal	■	■	■	■	■	■	Complete
	D	E-Business	Mitchell, Michele	Noble, Bob	Private Label Websites For Customers	External	■	■	■	■	■	■	Complete
	D	Marketing	Black, Christine	Unknown	Product Management	Internal	■	■	■	■	■	■	Complete
	D	Marketing	Johnson, Barry	Simons, Kristin	Roadmap 3 - FYI VOC & NPI	Both	■	■	■	■	■	■	Complete
	D	MISSO	Williamson, Danny	Summerville, John	Auto Download Of Closing Info To Servicers	External	■	■	■	■	■	■	Complete
	D	Operations & UAV	Carnahan, Kim	Morris, Gail	On-Site Transmittal Via File Extract On The Web	External	■	■	■	■	■	■	Complete
	D	Operations & UAV	Thompson, Bill	Morris, Gail	Automate All Central II With Desme (DU)	External	■	■	■	■	■	■	Complete
	D	Systems	Unknown	Unknown	Security Digitization	Unknown	■	■	■	■	■	■	Complete

FIG. 33

1600



GE Mortgage e-Business

Project Tollgate Review

Selection Criteria: Status: Complete; Impact: Estimate; Finance: All; Type: All; Category: All; Class: All

Core Process / E-Business Leader	Project Title / Project Leader	Employee Reduction	Implement Costs	Years To Payback	Touchpoints Web	Touchpoints Elec	Review Date	Board Appr	Peer Appr	Peer Reviewer	Review Comments
Compliance	Compliance Training On Web 3 (CF - Sales)		$72		7	3	07/27/00	●	●	Jobe	Project approved, but team still reviews requirements for pre-selling to the customer
Fdk, Jane	Womble, Debbie								●	Dabkowski	
Finance	Contract UAW Billing Phase 2 (CF - Operations)	$40									
Upton, Jerome	Wentz, Elizabeth										
	Mortgage Services Accounting To GECTS	$500				5					
	Upton, Jerome										
	NewReinsurance System				4		07/13/00	●	●	Mullins	Part of original IT list. Preparing for implementation. No significant process changes proposed with project
	Reese, Sandy								●	Jobe	
HR	Electronic EMS	$5			6	2					
Wilson, Worth	Wilson, Worth										
	Onboard Process For NewHires	$8			7	2					
	Dabkowski, Laura										
	Resume Management	$69			8						
	Dabkowski, Laura										
Legal	Rate Filing Status (CF - Marketing)	$2			1	5	06/22/00			Lehy	Need Step ID and functional specifications plus peer approvals to proceed
O'Connor, Art	Parker, Barbara									Poplio	
	Rate Filing Status (CF - Marketing)	$2			1	5	07/13/00	●	●	Mullins	Updated countrywide save to all reviewers
	Parker, Barbara								●	Jobe	
Marketing	B2C Web Site Phase 1		$305		5		11/21/00			Unknown	Resources applied to project before e-Business initiative, Tollgate does not apply
Jobe, Bruce	Kalmanoff, Carol									Unknown	
	e-VOC Online - FYI Process	$279			4	1	11/21/00			Unknown	Resources applied to project before e-Business initiative, Tollgate does not apply
	Jones, Kelvin									Unknown	
	Online Rate Filing Status (CF - Legal)	$79	$12	0.2	1	5	06/22/00			Lehy	See comments - Legal
	Parker, Barbara									Poplio	
	Online Rate Filing Status (CF - Legal)	$79	$12	0.2	1	5	07/13/00	●	●	Mullins	See comments - Legal
	Parker, Barbara								●	Jobe	
	Product Management										
	Black, Christine										

Page: 1

FIG. 34

1650

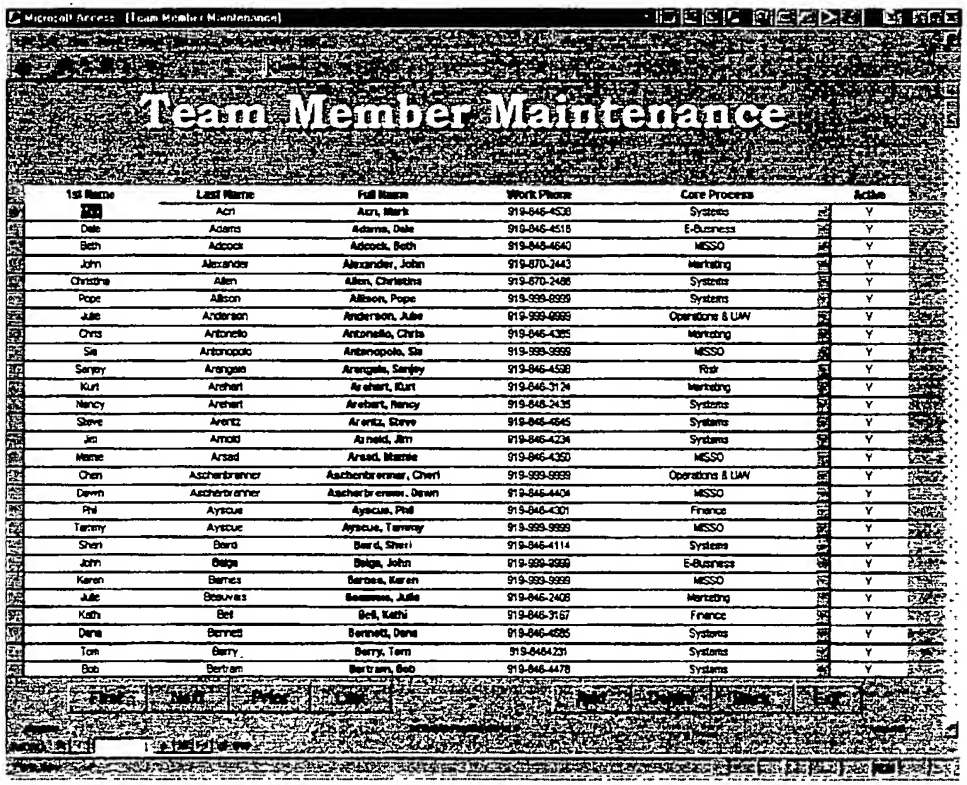

Team Member Maintenance
1st Name
Last Name
Full Name
Work Phone
Core Process
Active
Acri, Mark
919-846-4536
Systems
Y
Adams, Dale
919-846-4515
E-Business
Adcock, Beth
919-846-4640
MISSO
Alexander, John
919-870-3443
Marketing
Allen, Christina
919-870-2486
Allison, Pope
919-999-9999
Anderson, Julie
919-999-9999
Operations & LAW
Antonello, Chris
919-846-4385
Antonopolo, Sis
919-999-9999
Arangale, Sanjay
919-846-4538
Risk
Arehart, Kurt
919-846-3124
Arehart, Nancy
919-846-2435
Arentz, Steve
919-846-4645
Arnold, Jim
919-846-4234
Arsad, Mamie
919-846-4360
Aschenbrenner, Cheri
919-999-9999
Aschenbrenner, Dawn
919-846-4404
Ayscue, Phil
919-846-4301
Finance
Ayscue, Tenway
919-999-9999
Beard, Sherri
919-846-4114
Beiga, John
919-999-9999
E-Business
Barnes, Karen
919-999-9999
Beauvais, Julie
919-846-2406
Bell, Kathi
919-846-3167
Bennett, Dana
919-846-4585
Berry, Tom
919-8464231
Bertram, Bob
919-846-4478

FIG. 35

1700

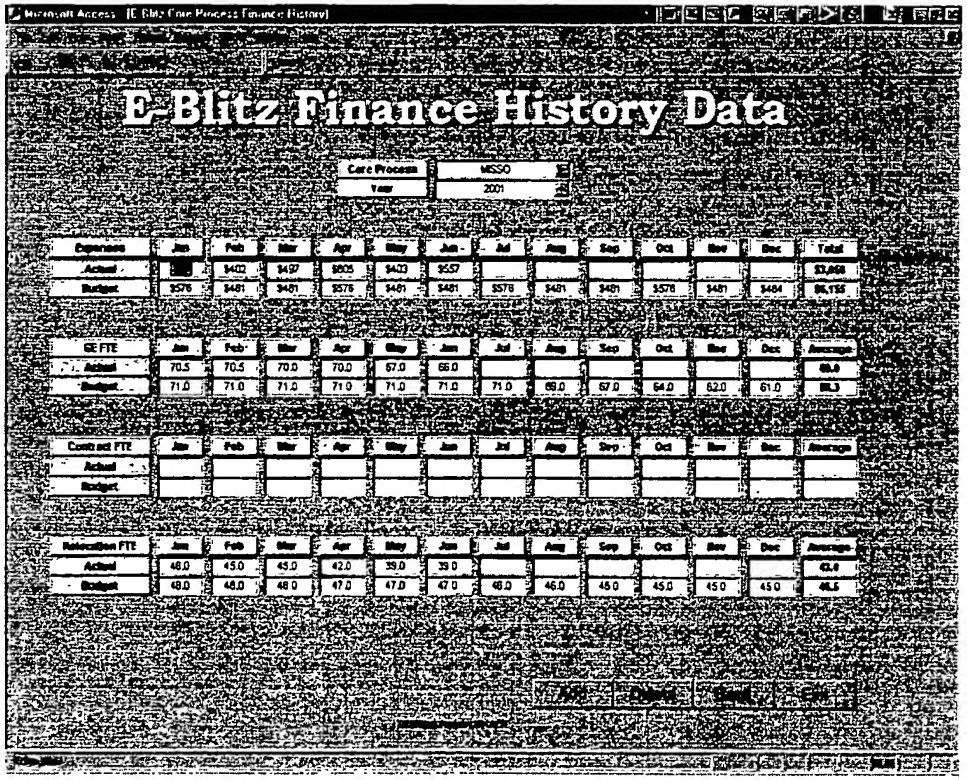
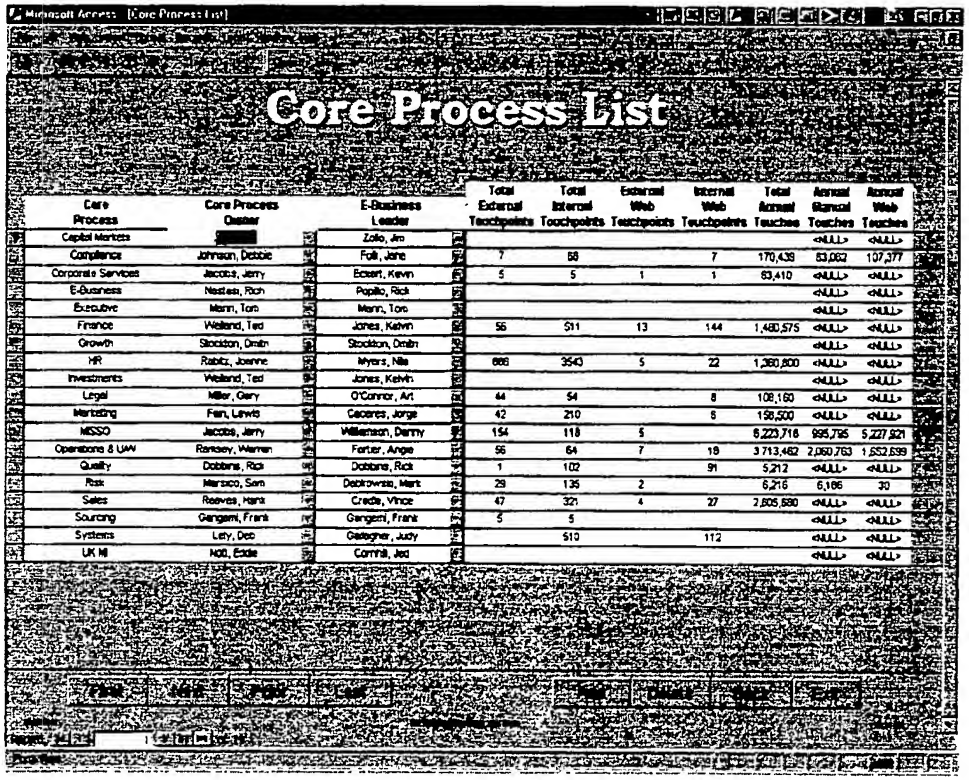


FIG. 36

1750



Core Process	Core Process Owner	E-Business Leader	Total External Touchpoints	Total Internal Touchpoints	External Web Touchpoints	Internal Web Touchpoints	Total Annual Touches	Annual Manual Touches	Annual Web Touches
Capital Markets	[redacted]	Zolo, Jim						<NULL>	<NULL>
Compliance	Johnson, Debbie	Foti, Jane	7	68		7	170,439	83,062	107,377
Corporate Services	Jacobs, Jerry	Eckert, Kevin	5	5	1	1	83,410	<NULL>	<NULL>
E-Business	Nastasi, Rich	Popillo, Rick						<NULL>	<NULL>
Executive	Mann, Tom	Mann, Tom						<NULL>	<NULL>
Finance	Weiland, Ted	Jones, Kelvin	56	511	13	144	1,480,575	<NULL>	<NULL>
Growth	Stockton, Dmitri	Stockton, Dmitri						<NULL>	<NULL>
HR	Rabitz, Joanne	Myers, Nils	666	3543	5	22	1,380,800	<NULL>	<NULL>
Investments	Weiland, Ted	Jones, Kelvin						<NULL>	<NULL>
Legal	Miller, Gerry	O'Connor, Art	44	54		8	108,160	<NULL>	<NULL>
Marketing	Fein, Lewis	Caceres, Jorge	42	210		8	156,500	<NULL>	<NULL>
MSSO	Jacobs, Jerry	Williamson, Danny	154	118	5		8,223,716	995,795	5,227,921
Operations & UAV	Ransey, Warren	Forter, Angie	56	64	7	18	3,713,462	2,050,763	1,652,699
Quality	Dobbins, Rick	Dobbins, Rick	1	102		91	5,212	<NULL>	<NULL>
Risk	Marsico, Sam	Dedrowski, Mark	29	135	2		6,216	6,186	30
Sales	Reeves, Hans	Creda, Vince	47	321	4	27	2,805,580	<NULL>	<NULL>
Sourcing	Gangemi, Frank	Gangemi, Frank	5	5				<NULL>	<NULL>
Systems	Ley, Dee	Gallagher, Judy		510		112		<NULL>	<NULL>
UK MI	Holt, Eddie	Cornish, Jed						<NULL>	<NULL>

FIG. 37

1800

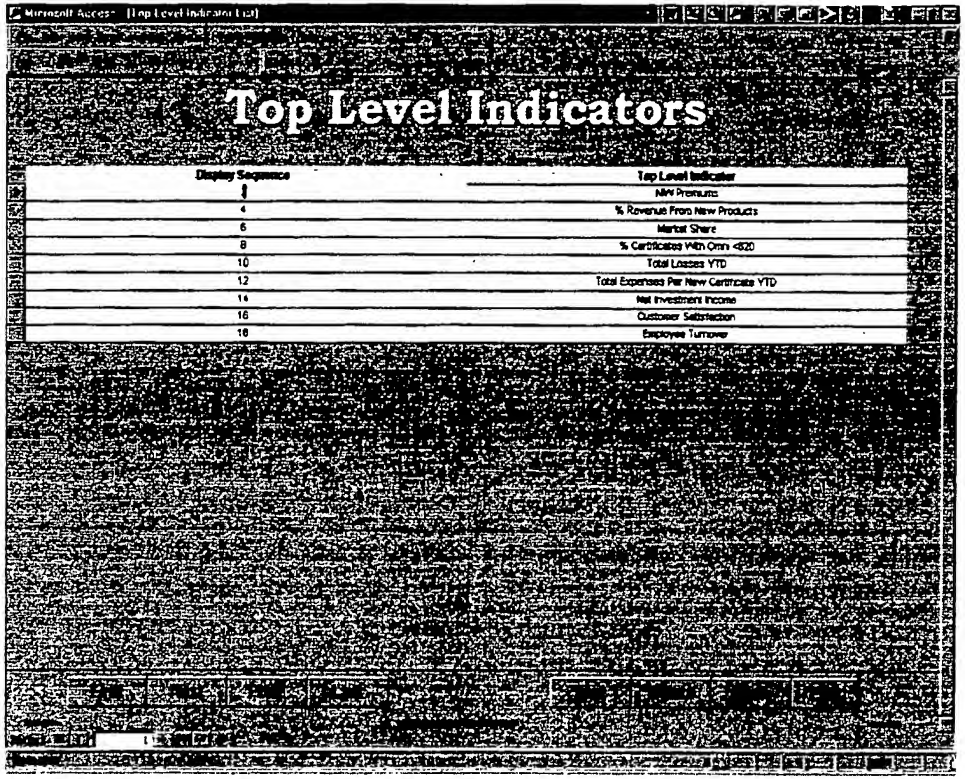

Top Level Indicators
Display Sequence
Top Level Indicator
2
NIW Premiums
4
% Revenue From New Products
6
Market Share
8
% Certificates With Omni <$20
10
Total Losses YTD
12
Total Expenses Per New Certificate YTD
14
Net Investment Income
16
Customer Satisfaction
18
Employee Turnover

FIG. 38

1850

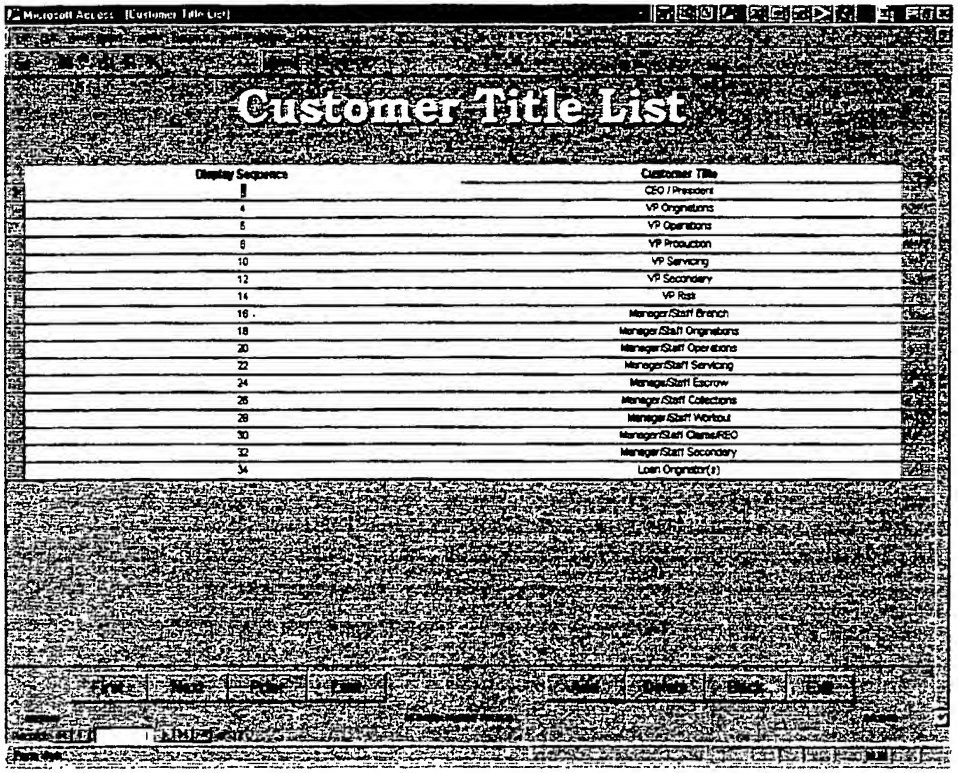

Customer Title List
Display Sequence
Customer Title
1
CEO / President
4
VP Originations
6
VP Operations
8
VP Production
10
VP Servicing
12
VP Secondary
14
VP Risk
16
Manager/Staff Branch
18
Manager/Staff Originations
20
Manager/Staff Operations
22
Manager/Staff Servicing
24
Manager/Staff Escrow
26
Manager/Staff Collections
28
Manager/Staff Workout
30
Manager/Staff Claims/REO
32
Manager/Staff Secondary
34
Loan Originator(s)

FIG. 39

1900

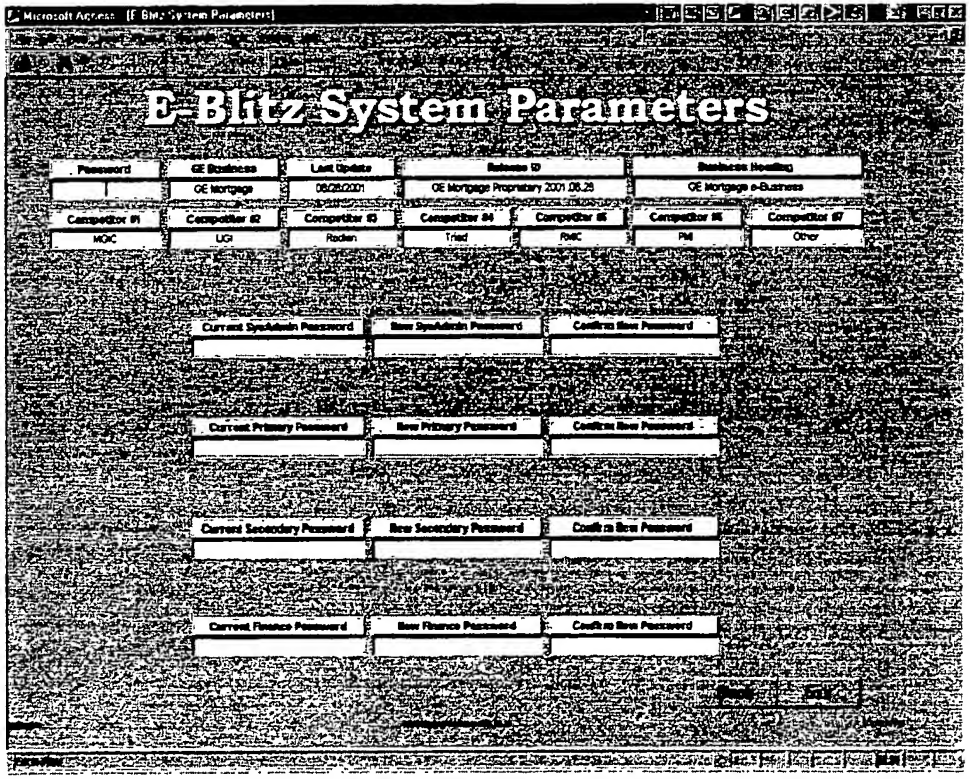

E-Blitz System Parameters
Password
GE Business
Last Update
Release ID
Business Heading
GE Mortgage
GE Mortgage Proprietary 2001.08.29
GE Mortgage e-Business
Competitor #1
Competitor #2
Competitor #3
Competitor #4
Competitor #5
Competitor #6
Competitor #7
MGIC
LGI
Radian
Triad
PMIC
PMI
Other
Current SysAdmin Password
New SysAdmin Password
Confirm New Password
Current Primary Password
New Primary Password
Confirm New Password
Current Secondary Password
New Secondary Password
Confirm New Password
Current Finance Password
New Finance Password
Confirm New Password

FIG. 40

1950

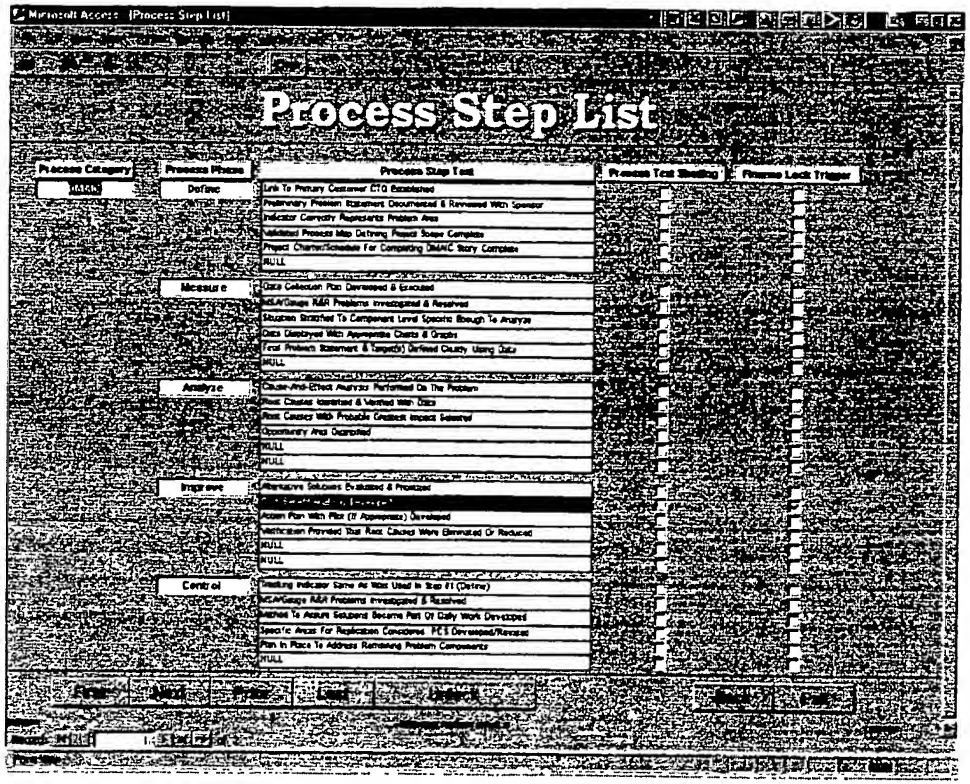

Process Step List
Process Category
Process Phase
Process Step Text
Process Test Meeting
Process Lock Trigger
Define
Measure
Analyze
Improve
Control

FIG. 41